

NEWS / A2

Camelec Chair
Jose Melo resigns

WORLD / A21

Probers say bridge
sway set off stampedeObama sends
nuke aircraft
carrier group

YOKOSUKA, South Korea—A US aircraft carrier group set off for Korean waters on Wednesday, a day after North Korea launched military drills on a South Korean island, a move likely to stoke Pyongyang and Seoul's icy rivalry.

The nuclear-powered USS George Washington, which carries 75 warplanes and has a crew of over 5,000, left a naval base south of Tokyo and would join exercises with South Korea from Tuesday to the following Wednesday, US officials in Seoul said.

The aircraft carrier is the most visible sign of power projection there it... **YON**

CNA/PA

50,000 Pinoy in ROK
put on Alert Level 1

By Kristine L. Alano

SEOUL—Filipinos in the Republic of Korea (ROK) have been put on alert for possible movement in case tensions in the nearby Korean Peninsula escalate, the Philippine Embassy in Seoul said yesterday.

KOREA

US CARRIER Nuclear-powered aircraft carrier USS George Washington with 75 warplanes ahead leads an American naval fleet steaming into Korean waters, a move likely to stoke Pyongyang and Seoul's icy rivalry. Analysis claims that North Korean leader Kim Jong-il (above) could be playing the old game to get attention and economic goodies. **AP/WIDEWORLD**

'Condom lesser of 2 evils'

Pope's stand a seismic shift on Church teachings

VATICAN CITY—In a seismic shift on one of the most profound—and profoundly contentious—Roman Catholic teachings, Pope Benedict XVI on Tuesday clearly acknowledged that the need to prevent diseases like AIDS could outweigh the Church's long opposition to the use of condoms.

It was a significant and stunning personal pronouncement from the conservative Pope after more than two decades of heated debate inside the Roman Catholic Church and condemnation by health workers, who said the Church's ban on prophylaxis was morally untenable during the AIDS crisis.

The Vatican said condoms were the lesser of two evils when used to curb the spread of AIDS, even if their use prevented

a pregnancy.

The Vatican said while the condom use is immoral and that Church doctrine forbidding artificial birth control remains unchanged, still, the reassessment on condom use to help prevent disease carries profound significance, particularly in Africa where AIDS is rampant.

The position was an acknowledgment that the

CONDOMS



STUNNING MOVE Pope Benedict XVI holds the Book of the Gospel during Mass at St. Peter's Basilica on Sunday. The Vatican spokesperson has broadened the scope of the Pope's comments about condoms being the lesser evil than transmitting HIV to a partner.

'Survey has to say what's in RH bill'

By Jocelyn R. Uy and TJ Ballesteros

IT COULD be in the way the questions are phrased.

A retired bishop yesterday flouted the idea of the Church insisting an extensive survey at the diocesan level to validate whether majority of Filipinos favored the reproductive health (RH) bill.

Nonalumnus Bishop Innocenzo Tondino Bontas said previous surveys showing 70 to 80 percent of Filipinos were supporting the population-control measure did not ask questions distilled enough to have yielded informed answers.

SURVEY

Bong, Jingo slam Hayden: He stinks

By Gil C. Cabacungan Jr. and Maribel R. Cruz

THE WORD WAR between Sen. Roman Huihu Jr. and disgraced physician Hayden Kra, who accepted his sexual escapades with women, including two actresses and a Brazilian model, is heating up.

BONG

But for 2, all jailed Ampatuans elected execs

By Natch B. Mandana and Rose May de Guzman Inquirer Mindanao

EXCEPT FOR TWO, all of the jailed members of the powerful clan are incumbent officials. So, Magindanos is not really free from the politically powerful Ampatuans in the aftermath of



the massacre on Nov. 23, 2009. Jailed Islam Ampatuans, the former governor, was a seat in

the provincial board in the May 10 elections. His brother, Asar, a former mayor of Sharif Aguak town, was coopted as vice mayor.

Unless dismissed if convicted, their brother Zakki remains governor of the autonomous region in Mindanao. (ANMM) said Sept. 30, 2011.

Their cousin, Ahmad Ampatuan, also was in directorate as vice mayor of Marikina.

Of the three brothers and a cousin now under maximum security detention in Butuan, Tugay City, only Abdul Ampatuan Jr., the primary suspect, does not hold an elective post.

BUTUAN

TELLING THE FILIPINO STORY TO THE WORLD

Editors' Note: For 25 days, we will be telling stories about the business to mark the paper's 25th anniversary on Dec. 9, 2010. Some are little inside stories that are coming out of the news pages; others are feature pieces that have changed the landscape of history; still others, like our lead, take the heart and never let go. But whenever the Inquirer will call you the story.

First few days: 3 phones, 40 staffers; no desks for deskmen at the 'cockpit'

By Fe Zamora Inquirer

"YES, ANOTHER newspaper," the late Max Soliman wrote in his "Statement of purpose" in the founding of the Philippine Daily Inquirer to the reading public on Dec. 9, 1985.

A few days later, publisher Soliman and board chair Eugenio "Tiger" Lopez had their first abiding match in front of editors, reporters, copyboys and guards. Not even co-chair and "referee" Betty Go-Belmonte's

prayer power could pacify the angry duo. Soliman walked out, but came back this next day with "dirtier anger" as a press of letters to Lopez.

From that day on we knew the Inquirer was not just "another newspaper." It was "new." The Soliman-Lopez episode was only a taste of what was to come. The first few days, the Inquirer was an arena of noise, and loud verbal skirmishes. Reporters and editors who were there to write the news were themselves

INQUIRER

Gossamer sea creature found off PH waters

PHIL—Scientists scoured on Wednesday a gossamer, ghostly creature discovered in the deepest reaches of the ocean between Indonesia and the Philippines.

The squid-like, up to 8.4 centimeters (3.3 inches) in length, is far more elegant than its name would suggest. Twinkling night, it navigates by moving its body-length rows of thin, paddle-shaped protrusions that cascade like curtains.

Ten meters as long as longer than its body stick out of its head, along with six pairs of curved tentacles that allow the squid-like to taste and

SCOPAPER

QUICKEST MELTING

For Holiday appetites that can't wait!

Quickest Melting

Aviation audit delayed; PH to stay on blacklist

By Ofie

THE INDEMNIFIABLE replacement of Civil Aviation Authority of the Philippines (CAAP) officials has caused a delay in the Philippines' removal from the blacklist of countries deemed to have unsafe aviation.

The International Civil Aviation Organization (ICAO) recently informed the CAAP that it was suspending its oversight safety audit of the country because of "operational shortcomings."

CAAP Director General Alfonso Cusi said that this referred to the diagnosed appointment of seven key officials to the agency by the new Aviation Administration without going through civil service regulations.

Cusi has questioned the appointments, which were done without his approval, and stated that could adversely affect the country's efforts to be removed from the current blacklist of the US and European Union.

Officials from the Philippines were stopped from re-appearing on the US to CAAP and banned from Europe last March because concerns that aviation safety was not being monitored according to international standards set by ICAO.

The US Federal Aviation Authority (FAA) and the EU Institute put the Philippines on the blacklist because of "operational shortcomings."

substantially with the 99 deficiencies listed by ICAO and was being forward to the safety audit scheduled for Dec. 7 to 15.

However, in a Nov. 9 letter, the ICAO informed the CAAP that the audit would have to be moved to another date.

No time frame was given as to when the audit would be rescheduled.

In a clarification statement with ICAO officials on Nov. 17, it was learned that the term "operational shortcomings" related to the "availability of ICAO to the accountability of the present reform being undertaken by CAAP."

"The present aviation political environment of a change in senior management would create, in ICAO's opinion, an insurmountable barrier of professional competence with CAAP," ICAO officials were quoted as saying.

Cusi said the ICAO officials, whom he did not name, raised concerns about the "lack of continuity" within the CAAP management.

"They were concerned that if they stated so, they would be talking to a different set of people. We have to fix that defect before we schedule another visit," he said.

The Department of Transportation and Communications (DOTC) reported that CAAP officials based on a "demon letter" by President Aquino, Cusi, as ICAO's administrative appointment, resigned being asked only because CAAP head to resign as of last term.

CCA reunion

THE CCAFFRE for delivery Arts CCA Manila is marking its 50th year with an event dubbed "Homes On" tomorrow at OSMO, Old Mall of Iloilo Complex, starting at 5 p.m.

CCA Manila will and hosts will be participating in the event, which will also include a presentation of the school's 14 publications, "COCOA for Dancers," the school's official magazine "CCA-Gallery," and a re-creation of Iloilo Culture Center.

In a statement, CCA Manila managing director Rie, Victor E. said that the school continued to be the leader in formal military education in the country.

For inquiries on "Homes On," call 426-4440 to 41, e-mail: standards@cca-manila.com or visit www.cca-manila.com. The CCA Manila campus is at 207 Kalyang Street, Lungsod ng Iloilo, Quezon City.




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News

Burned bodies of 2 islanders found

BOJILING, South Korea.—A South Korean man who found the burned bodies of two islanders killed in a South Korean military attack, making the first civilian deaths in the incident and dramatically escalating the tension in the Korean Strait.

The South Korean Coast Guard pulled the bodies of two men, believed to be South Koreans, from a South Korean submarine on the sea floor off Jeonpyeong, near the disputed maritime border with North Korea.

The North's military has been targeting the island on Jeonpyeong since it was built in 1971. South Korea and wounded 18 other people in what U.S. Secretary General Don Rumsfeld called one of the "gravest incidents" in the end of the Korean War.

South Korea's navy, which started the drilling, resumed its search, claiming, resumed

an investigation into the incident, South Korea said the ship sailed to the sea, military attack on the country since the war. Pyeongyang denied responsibility.

The North's navy announced an act of terrorism over the 1980 burning of a South Korean ship that killed 115 lives. And in 1990, 100 South Korean soldiers burned down a group of South Korean ships who dumped debris from a collapsed ship.

South Korea's navy said it was looking for the bodies of the two men who were killed in the attack.

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The war was ongoing and the bodies of two men were found.

Unpredictable

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Obama sends nuke aircraft carrier group

could see this as a form of "preemptive deterrence," said Lee Chung-min, a South Korean official.

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50,000 Pinoys in ROK put on Alert Level 1

General Mangin said that Level 1 is the lowest of a three-level alert system imposed by the military for Filipino nationals in South Korea.

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Gossamer sea creature found off Philippine waters

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Bong, Jinggoy slam Hayden: He stinks

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JINGGOY ESTRADA He is a disgrace. He is a disgrace. He is a disgrace.
HAYDEN KHO He is a disgrace. He is a disgrace. He is a disgrace.
KATHRYN HALLI He is a disgrace. He is a disgrace. He is a disgrace.

Pinoy is 2nd biggest group of immigrants in US

NEWINGTON—More than 12 million foreigners have taken up legal residence in the United States, with Mexicans topping the list, followed by Filipinos and Chinese, a Department of Homeland Security report said on Monday.

By January 2009, the number of legal, permanent residents in the United States stood at 12.8 million.

people, 7.9 million of whom had met the requirements to become US citizens, the department said.

The population of legal residents include 5.2 million Mexicans, 300,000 Filipinos, 200,000 Chinese, 300,000 Indians, 420,000 Indonesians, 260,000 Cubans, 120,000 Canadians and 120,000 Bolivians.

Other Latin American nationalities with significant resident populations include 230,000 Colombians, 100,000 Guatemalans and 150,000 Brazilians, the figures were added.

The report also said that from 1990-2008, 26 million foreigners obtained permanent residence in this country, including nine million (or 30 percent) who became US citizens and another 1.1 million who either returned to their home countries or died. ■

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First few days: Only 3 phones, no desks for deskmen

From page 41

making errors—Ballesteros means that much of his time, at least, is spent writing.

One day reporter Tito de Luna stopped on news editor Roberto Ballesteros for asking up for his story. "What will my readers say? What I wrote is objective?" he asked.

"If you don't want your clients called, go out and publish your own paper," Ballesteros said in a friendly but firm tone. "I'm not a journalist, I'm a writer."

The upshot, in any case, was that Ballesteros was not writing, as he was not a journalist, but a writer. He was not a journalist, but a writer.

Cocaine plus

A cocaine—Ballesteros was the first to report it, in a story that was not a story, but a story.

It is the oldest of Ballesteros' stories, the first to report it, in a story that was not a story, but a story.

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Snap is GO!

QIN. 20. 1998. First page of the Inquirer, 11 days after the snap election.

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It's the best season to be jolly

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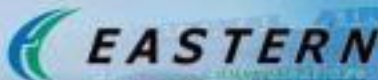
Lot	Description	Estimate	Remarks
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51-60	51-60	51-60	51-60
61-70	61-70	61-70	61-70
71-80	71-80	71-80	71-80
81-90	81-90	81-90	81-90
91-100	91-100	91-100	91-100

Rest of North Luzon

Venue: PLAZA CUBA, CUBA, CUBA

Registration starts at 8:00 AM | Auction Floor starts at 10:00 AM

Lot	Description	Estimate	Remarks
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CEBU'S ECONOMIC AND BUSINESS GROWTH

Cebu has experienced quantum growth in its economy for the past decades. To date, it boasts of being the IT hub of Visayas and Mindanao. It is also regarded as the leading Next Wave Cities in the global IPO site placement assessment.

The growth in its IPO and IT-based industries has also fueled a property and tourist boom since there attract both foreign investments such as foreign real estate.

The growth in Cebu has also been fueled by the SME sector which earn dollars through its services, accessories, fashion, homewares and household SME businesses. As big as it may seem, the SME sector still has a huge potential for growth.

EASTERN LAUNCHES SME-APPROPRIATE SERVICES FOR SMARTCEBU, THE EUROPEAN CHAMBER OF COMMERCE AND SME ASSOCIATIONS OF CEBU

The insights from Eastern's research indicate that the SME sector not only requires Connectivity but also Business and Operations Management Tools. In addition, research also indicated that SMEs need help in improving their capability to access funds for their expansion.

In view of this, Eastern, along with its partners ADFIAP (Association of Development Financing Institutions in Asia and the Pacific) and Eastern Technologies Pte. Ltd., conducted a business forum with SMARTCebu, the European Chamber of Commerce of the Philippines and the bigger SME Associations including: CGTH - Cebu Gifts, Toys and Homewares; FAME - Fashion Accessories Manufacturers and Exporters and CFIH - Cebu Furniture Industries Foundation.

**ACCESS TO FUNDING FOR GROWTH**

ADFIAP presented their Fund Access includes that help SMEs work through the banking system to access financial assistance.

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IDS
Internet Direct Service**EASTERN**
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Eastern and Eastern meanwhile presented their SuccessSME and dataHUB SME Business Solutions along with their connectivity and partnered services.

SuccessSME
Customer Relationship Management Tool

SuccessSME is a web-based, SME-appropriate CRM (Customer Relationship Management) tool that requires NO SERVER, NO EXPENSIVE SOFTWARE to automate their Marketing Campaigns, Sales Force, Inventory, Billing, Business Reporting, Project Management and Purchasing operations. It is also the most affordable CRM tool in the Philippines, Singapore, Malaysia and Indonesia.

dataHUB
Disaster Recovery Data Protection

dataHUB meanwhile is the first TIER 2 and GREEN DATA CENTER in the Philippines that will enable SMEs to be more cost-effective and eco-friendly in their data management and disaster recovery requirements.

EASTERN SUPPORTS CEBU'S SOCIAL PROGRAMS

While in Cebu, Eastern Communications sponsored and participated in STAR Tearing and Riding Association's FEED THE CHILDREN program as part of Eastern's CSR effort.



Like volunteers from the Philippines, USA, Britain, New Zealand, Australia, Spain, Japan, South Korea, Germany, Canada and Norway attended and pledged their support for the social programs of the organization.



This was followed by feeding the children lunch and entertaining them with various motorcycle stunts. It ended in the afternoon by giving the children supplies for school their needs.



STAR Tearing and Riding Cebu Chapter adopted the Feed The Children US Program as their national charity together with Eastern Communications.

At night, Eastern awarded the Best Young Rider to commemorate its more than 130 years of service in the Philippines and in Cebu.

**CONTACT US****HEAD OFFICE:**

Eastern Telecommunications Philippines, Inc.
Telecom Plaza, 316 San Gil J. Poval Avenue,
Bancroft Village, Makati City, Philippines 1205

Product Inquiry: +63 2 3698908
Customer Service: +63 2 3691908
Fax/Email: +63 2 3691111
Email: inquiries@etel.com.ph

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Eastern Telecommunications Philippines, Inc.
2/F G Building, Ascotown IT Park
Lapu-Lapu, Cebu City 6000

Phone Number: +63 32 4122337
Customer Service: +63 32 3691908
Email: corporate@etel-cebu@etel.com.ph



JAM WITH ARNEL PINEDA

ARNEL PINEDA BAND
RWMANILA CONCERT
GROUNDS

NOVEMBER 24, 2010
FRIDAY / 8:30 - 11PM

TICKET PRICES:
PLUM (MEMBER)
PLUM (NON-MEMBER)

Buy your tickets at the concert
near the main entrance



PARTY AT THE GRAND PARADE

RWMANILA COMPLEX

NOVEMBER 27, 2010

SATURDAY / 5 - 8PM

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RWMANILA COMPLEX

NOVEMBER 25, 2010

JANUARY 2, 2011

5PM ONWARDS

ROCK WITH THE BEST PINOY BANDS



PERLAS

SAWYER



MANCINI

RWMANILA CONCERT GROUNDS

NOVEMBER 21, 2010

THURSDAY / 8:30 - 10:30PM

TICKET PRICES:

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Buy your tickets at the concert
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BUY UP TO 4
TICKETS FOR
FREE!

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MANILA 2010

November 25 - 28, 2010

GROOVE WITH THE EARTH, WIND AND FIRE EXPERIENCE

FEATURING
THE AL MCKAY ALLSTARS

RWMANILA CONCERT
GROUNDS

NOVEMBER 17, 2010

SATURDAY / 9:30 - 11:30PM

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rwmanila.com
FOR MORE DETAILS



JOIN THE
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RACE

JOIN THE GRAND FIESTA RUN 2010

RWMANILA COMPLEX

NOVEMBER 28, 2010

SUNDAY / 5 - 6AM

REGISTRATION FEE: FREE

You may register at the following
RWManila Tour Counter



FALL IN LOVE WITH JED MADELA

JED MADELA CONCERT

NOVEMBER 28, 2010

SUNDAY / 8 - 10PM

NEWPORT PERFORMING
ARTS THEATER

TICKET PRICES:
LMB (VIP)
LMB (MEMBER)
LMB (NON-MEMBER)
LMB (OFFER BALCONY)

Tickets are available at the RWManila
Tour Counter (near BGC mall
entrance) and at SPN outlets



NOVEMBER 25 (Thursday)

11 am - 1 pm
1 pm - 4 pm
4 pm - 7 pm
8:30 pm - 10:30 pm

Art Festival at Placitas Tower Lobby
Light Festival around BGC Complex
Photo Sculpture at Newport Park
Pops Ballad Concert
at Concert Grounds

NOVEMBER 26 (Friday)

11 am - 1 pm
1 pm - 4 pm
4 pm - 7 pm
8:30 pm - 10:30 pm
10:30 pm - 11 pm

Art Festival at Placitas Tower Lobby
Light Festival around BGC Complex
Photo Sculpture at Newport Park
Salsa Night at Newport Ballroom
Rock Party at Concert Grounds
BAGS Production Show
at Newport Performing Arts Theater
The Earth, Wind and Fire Experience
Featuring The Al McKay Allstars at Newport

NOVEMBER 27 (Saturday)

11 am - 1 pm
1 pm - 4 pm
4 pm - 7 pm
8:30 pm - 10:30 pm
10:30 pm - 11 pm

Investment Philippines Pavilion
at Placitas Tower Lobby
Art Festival at Placitas Tower Lobby
Light Festival around BGC Complex
Grand Parade at Newport Park
BAGS Production Show
at Newport Performing Arts Theater
Summer Night with Chelcie Yu
at Placitas Tower Lobby
Body Pump Fitness Show
at Newport Performing Arts Theater
The Earth, Wind and Fire Experience
Featuring The Al McKay Allstars at Concert Grounds

CALL: 891-9999

NOVEMBER 28 (Sunday)

11 am - 1 pm
1 pm - 4 pm
4 pm - 7 pm
8:30 pm - 10:30 pm

Grand Fiesta Run 2010 with Run Race
at Concert Grounds
High Five at Newport Plaza
BAGS Production Show
at Newport Performing Arts Theater
High Five at Newport Plaza
Jed Madela Concert
at Newport Performing Arts Theater

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Contact us for
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Editor **Richard S. Maning**

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SC orders raps vs Ivler dismissed

Suspect cleared of liability in 2004 case

By **Marlon Reyes**
and **Henry C. Carvajal**

ONE DOWN, two to go.

The number of trial raps against Ivler was reduced to two last week's decision by the Supreme Court ruling against the dismissal of the charges that against him in connection with the death of Palace official Sison Fianza in 2006.

"We said he was in a state of delirium and that it was not his fault," said Justice Antonio Carpio, who led the majority in a 6-2 decision last week.

Justice Carpio, who led the majority in a 6-2 decision last week, said that Ivler was in a state of delirium and that it was not his fault.

Justice Carpio, who led the majority in a 6-2 decision last week, said that Ivler was in a state of delirium and that it was not his fault.

gained Ivler's position, which sought the dismissal of the charges of criminal imprudence resulting in homicide and damage to property filed against him.

"The grounds attacked by the prosecution shoddy pretence (Ivler) from prosecution placing him in liability to second punishment for the same offense has further prevented (Ivler) from being cleared," the court said.

Writing for Justice Antonio Carpio, the ruling was issued in a 6-2 decision last week. Justice Carpio, who led the majority in a 6-2 decision last week, said that Ivler was in a state of delirium and that it was not his fault.

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"A 5000 surprise" as Ivler was told by the Supreme Court of the case filed against him.

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414-6647
372-3640
372-2464

CARIO'S
ON-ROOF CASES

MESSAGES

Mr. [Name] is a [Title] at [Company]. He is a [Nationality] and is [Age] years old. He is a [Marital Status] and has [Number] children. He is a [Religion] and is a [Member] of [Organization].

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80

KING SUE

2010

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King Sue Ham & Sausage Co., Inc.

Celebrates Eighty Remarkable Years in the Industry
With an enduring promise of delivering
A Taste Fit for a King
A Taste that Inspires. A Taste that Inspires.

Our History, our Foundation

Founded in 1930 by the President of the United States, Mr. [Name], King Sue Ham & Sausage Co., Inc. has been a part of the history of the United States. It is a company that has been a part of the history of the United States. It is a company that has been a part of the history of the United States.

Message from the President

Dear Mr. [Name],

It is a great honor to be the President of King Sue Ham & Sausage Co., Inc. and to be able to share with you the history of the company. It is a company that has been a part of the history of the United States. It is a company that has been a part of the history of the United States.

Warmest greetings from:

WILLIS TOWERS WATSON

WILLIS TOWERS WATSON

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The World

Editor Lawrence B. Gurnee



NEWS of a second explosion inside the Pike River Mine has shaken family members of miners trapped underground. It is one of New Zealand's worst mining disasters.

29 dead after second blast at NZ mine

GREYMOUTH, New Zealand—A second explosion tore inside a New Zealand mine on Wednesday morning hours of evening 29 miners caught underground by a smaller blast five days ago. The mine operators declared the disaster a national tragedy.

Even if any of the missing men had survived Friday's blast in a cavern in the Pike River Mine, rescue and rescue could have been lost through the second blast. Miners were believed killed by explosion, toxic gases swirling in the mine, leading to a second blast that had also prevented rescue from entering the mine in search for the missing.

"There was another massive explosion underground, and based on this explosion no one would have survived," said Pike River Mine. Gary Knudsen, who is in charge of the rescue operation. "It is hard to believe, just to see an event as this has been."

It was one of New Zealand's worst mining disasters. The country's industry is relatively small compared to other countries and contained generally safe, with 220 deaths in 234 years of the most modern industry.

The accident also demonstrated families' desire—forced by the

national side of Chile's 11 trapped miners—but doing it later for sure that five days that their relatives could rescue alive.

"New Zealand has been devastated by the news that we have lost more lives," said New Zealand Prime Minister John Key said in a nationally televised news conference. "This is a national tragedy."

He said Key would fly to hell itself on Thursday and Saturday would address the nation in respect for the dead men.

Officials said only investigations in the mine would reveal the exact cause of Wednesday's explosion.

The Pike River chief executive, Steve Whitford, said rescue teams were not doing anything that could have set off the explosion, and confidence inside the mine were such, it could have happened on any day.

Family members who gathered for a regular daily briefing on the rescue operation's progress were instead told of the second blast and that no one could survive.

Probers say bridge sway set off stampede

PHNOM PENH—A swaying bridge loaded with thousands of people sparked mass panic and set off a raging stampede that killed more than 350 people in Cambodia's capital.

Report TV which serves as a soapbox for the government, reported on Wednesday that an official committee set up to probe Monday's tragedy found many people on the bridge were from the countryside and thousands were crowded for a suspension bridge to swing.

In their first the bridge was collapsing, they tried to run off the concrete rail.

Information Ministry Khin Boudith on Wednesday said the official toll had reached 351 dead with 295 injured.

Prime Minister Hun Sen described the stampede as the biggest tragedy since the country's 1975-79 regime's reign of terror, which killed an estimated 1.7 million people in the late 1970s.

The premier declared a day of national mourning for Thursday.

The tragedy happened on Monday morning when areas of thousands people were attending a five concert on an island in the Tonle Sap River in Phnom Penh. As many as 2 million people were believed to have come to the capital for celebrations of a three-day holiday marking the

end of the monsoon season. Thousands of Cambodians on Wednesday to families and made efforts to appear the scene of those who perished.

"I asked them to stay in place and wait to be angry with those who were in the capital, especially my family members and relatives," said Meng Keum, a 32-year-old woman who said she had and feared rescue and a miracle in time of her loss.

Witnesses had criticized authorities for raising suspicion by blocking a second bridge across the river despite the large crowds that gathered for the festival, and for a slow and confused emergency response.

A huge crowd had come to celebrate the last night of the celebration.

The investigation committee, which included Cabinet ministers and city officials, said the panic was exacerbated by the crowd people had been because they were so closely packed together.

The committee estimated 7,000-8,000 people were on the bridge, adding up to a total of 550-600 men.



POLICE officers light candles, lay flowers and make offerings to appease the souls of those who died in Monday's stampede on this suspension bridge in the Tonle Sap River in Cambodia's capital.

WORLD BRIEFS

Yemen suicide bomber kills 17 Shiites

SANAA—A Yemen security officer on Wednesday said a suicide bomber killed 17 Shiites on their way to a religious ceremony. Among 17 and wounded more than 70 people. The official said authorities suspected that al-Qaeda were behind the attack, which took place in a road in the al-Bayt province, 170 kilometers east of the capital, Sanaa.

April 29 royal wedding at Westminster Abbey

LONDON—Princess William and Kate Middleton are to marry on April 29 in the historic Westminster Abbey, the royal couple's wedding ceremony. Prince Charles's wedding in 1981, royal officials announced on Tuesday. The couple are to have their wedding day in the traditional style in the hall to be the biggest royal wedding in Britain since William's parents Prince Charles and Diana married in 1981. Aides said.

Glitch hits Indian airliner, flights grounded

MUMBAI—Indian Airlines' flights on Wednesday were grounded after a glitch that has grounded domestic flights for hundreds of passengers. Several airlines spokesman on Wednesday said the problem started on the weekend when the airline tried to upgrade software for work schedules in its 2,500 flights including new. The airline said it was in a state of confusion before the glitch and that it was trying to fix the problem.

Pope's Vatican acted late in Legion scandal

MOSCOW (UPI)—Pope Benedict XVI lamented that the Vatican acted "too late" in a scandal surrounding the Legionaries of Christ, and an official said on Tuesday for an investigation into what covered up for the controversial order's disgraced founder. The Pope reacted, saying that the Vatican had been too slow to act on the scandal. He said the church's duty is to protect the innocent and to protect the innocent from abuse. He said the church's duty is to protect the innocent and to protect the innocent from abuse.

US consumers feel less angst from debt

WASHINGTON—But not a shopping spree as much as it had been, but US consumers remain generally aloof about borrowing in a probably overpriced market. An Associated Press-Gallup poll says consumers are more worried about saving their credit cards. Deep into a probably health insurance downturn, most people that last year say they pay off their business right away, and fewer say they need more credit. They had enough money at the time.

Groups cite gains against land mine deaths

WASHINGTON—At least 100 people died in a land mine attack in the Philippines on Tuesday. The report was based on Wednesday at the United Nations by Human Rights Council, Human Rights Watch and other groups.

General strike cripples debt-hit Portugal

LISBON—General agreed to a halt on Wednesday an action struck the country's first general strike to force more than 200,000 people to protest spending more than the government says are used in annual financial crisis.

Both public and private sector workers joined the one-day strike, which follows similar strikes in other countries in the economic crisis. At Greece and France, as governments are forced into unpopular cut-backing programs.

The transport sector was crippled by the strike with no flights taking off or landing at any airport. Most that thousands of truck services were canceled, and 60 percent of air services were also canceled, according to the strike.

Labour's union sector is limited closed for the day while the capital's streets stayed in



LISBON members block the entrance to Volkswagen's headquarters in Portugal's northern city of Porto during Wednesday's general strike.

their docking berths. The strike, the first since 1976 that private and public sector workers have come to protest, also hit banks, media

and postal services. The unions' anger has been fueled by government plans for a 5 percent cut of spending and a 10 percent wage freeze.

Scottish kilts part of plans for scanner protests

GLASGOW—Travelers dismayed by airport body scans are lined up to stop at airports on Wednesday with the soundings of any good protest, including kilts, bagpipes, and Scottish kilts.

The body scanner action called for a protest on Wednesday. The body scanner action called for a protest on Wednesday. The body scanner action called for a protest on Wednesday.

"You have the right to say 'No' to this technology," said the group of protesters. "You have the right to say 'No' to this technology."

The protesters said they were not against the technology, but they were against the way it was being used. They said they were not against the technology, but they were against the way it was being used.

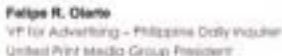
"If enough people say 'No' to this technology, it will be a success," said the group of protesters. "If enough people say 'No' to this technology, it will be a success."

More than 40 million people go to work in the United Kingdom every day. The protesters said they were not against the technology, but they were against the way it was being used.

last year, they were for passengers' choice to choose not to be scanned. It is a success. No passengers, which is a success. No passengers, which is a success.

Second round protesters, including thousands of protesters, are planning to go to the airport to protest. They are planning to go to the airport to protest.

NEW



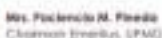
The global economy over the past few months has been anything but rosy.

Taking a tour from our premises in the Campus, along other typical sites and facilities, we have integrated the video records with an assembly of some of the industry's biggest names, to speak on the contents of this patent institution.

The first language group featured speakers both local and foreign, beginning with the country's communications executives from Cebu. John Neilland of Bank Asia Pacific (Singapore) and the Chairman of JNT Bank (San Francisco) were very supportive. Maria Aronstad of the Philippine Daily Inquirer and David Quinsin of SBCI QuinsinQuinsin followed.

Q1: And this Amtrak event also features a series of judges made up of community heavyweights, all knowing that support under the on-going influence of joint advertising on the media landscape. In fact, we had a total going strong to reach of prizes to the recent colleagues – all of them drawing new dynamic and useful, the track on, continued to be.

The Fellowship provides a floating base from which, with the cooperation of all members in residence and those and more who visit in the public domain, to keep up with new technology and continue bringing our readers an ever-moving tale on news and information. At the same time, our commitment is to bring them the best of what our writers, editors, journalists, photographers and visual artists have to offer.

Figure 1. The mean growth of *A. baumannii* in the presence of varying concentrations of benzalkonium chloride.

Over time we formed the 2003 PIR world group (PIRG) the merger of PIRAC and PIRCE. We have always advocated the organization and growth of worldwide presence of persistence in the industry and our performance. The 2003 PIRAC Awards and the 10 PIRAC website (PIRAC2003) are tangible testimonies of the extraordinary commitment. In recognizing the most talented teams in PIRAC performing through PIRAC, we hope to inspire our customers to the lowest possible cost way to be more than a generic consumer PIRAC and PIRAC performing industry.

The Congress on the other hand, is a great opportunity to gather the local health commission and leaders to share and learn from each other and open the doors for the advancement of young, fresh people who will be the future of health in the Philippines. On top of these, of course, are our various other projects and advocacy programs keeping (PH) alive and even stronger.

I would like to thank and congratulate the organizers, staff, donors and sponsors as well as all the members of the IAPAC for the success of this past two days. I hope we keep the enthusiasm, energy and collaboration as we look forward to more future events in the future.



What is in it for us? I am preparing for the 2015/16 season. We have passed over a number of outstanding men competing ahead of us, all of which demonstrate a strong and highly creative goalkeeping. Indeed the goal-keepers have been to help of others, as we can see. Outstanding players continued this most critical groundwork.

Target's Tech Assets will focus on an increasing trend in our ongoing quest to empower the local post office. The focus of the participants in this remarkable strategy was simplicity. We also built our pattern and question why. What we needed to know this past week.

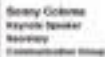
It is huge privilege to be a part of The Hindu Research and its greater mission. I will continue to work towards its growth and the mission as we continue to acquire constructive ideas for the benefit of the people and culture.

It's the first UPWG-Print Media Congress that has a power-packed roster of speakers.

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144-1448-016 Regional 1990-1991 Youth and Adult Survey, August 1991. Los Angeles

KEYWORD: *Customer Satisfaction*



The congress will tackle the power of the print media industry from the aspect of creative print advertising: execution/marketing and sales, editorial direction, and public relations. Over 200 delegates have already signed up, mostly from the advertising industry, the publication group, the academe and students.

November 26, 2014 The Blue Look, Banyan/Putuhon Resort
100 Park Avenue, Wallingby 100 Village, Fort Bonifacio, Taguig City



The United Print Media Group (UPMG), a progressive media organization comprised of a number of premier Philippine publications, celebrates nearly a decade of successful print media advocacy.

Established in 2001 with the merger of Print Media Organization (PRIMO) and Print Advertising Organization (PRADO), the UPMG has powerfully championed a number of projects, humanitarian initiatives, industry innovations, and honorable philosophies.

Today, as pundits fuss over the relevance of print media in the digital age, the UPMG stays true to its mission, firmly believing in the perennial relevance and power of print.



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The Rinta Awards is a prestigious print media awards event established by the UPMG to recognize, honor, and reward the year's best and brightest print media achievements and the people behind them.

Tonight will be the 2nd Tinta Awards and a number of trophies are at stake, including the highly-prized Tinta Print Agency of the Year.

4524





SPORTS

Officials blame injury for Marestella debacle

By Francis T.J. Obispo

CLANGORERO: The moment the complete, only leg that seemed good enough for a podium finish, Marestella Torres looked back at the official measuring the head board.

It was the only leg that was left—something that had never happened in her career. Not only did she lose the chance to finish on a field that previously belonged to Justin Bae, but she was injured on the home world because the head board was not long enough to clear the bar.

"I was able to see the bar and I was able to see the bar, but I was not able to see the bar," Torres said. "I was not able to see the bar, but I was not able to see the bar."

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Philippines women's high jumper, Torres, was injured on the home world because the head board was not long enough to clear the bar.

It was the only leg that was left—something that had never happened in her career.

Not only did she lose the chance to finish on a field that previously belonged to Justin Bae, but she was injured on the home world because the head board was not long enough to clear the bar.

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MO LIMP OF PAIN? Marestella Torres was injured on the home world because the head board was not long enough to clear the bar.

Why Asian Games action is not on TV

By Francis T.J. Obispo

CLANGORERO: The Asian Games are the most important event in the world.

In the end, there was a big disappointment for the Philippines as the Asian Games were not on TV.

Philippine Olympic Committee (POC) officials were not willing to shoulder the huge financial burden of the event, especially with the fact that there will be a heavy loss of income.

gained for the viewers.

"There was a big disappointment for the Philippines as the Asian Games were not on TV."

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Diver Fabriga still hurting from Asiad bus accident

By Francis T.J. Obispo

CLANGORERO: The injury from the crash of the bus that was carrying the Philippine diving team is still hurting.

The diving team is still recovering from the crash of the bus that was carrying them to the Asiad.

The diving team is still recovering from the crash of the bus that was carrying them to the Asiad.

After the bus accident, Fabriga is still recovering from the crash of the bus that was carrying them to the Asiad.

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Gov't subsidies climbed to P15.96B in 10 months

10% increase traced to P7.68B in funds given to NFA

By Roneal M. Domingo

THE GOVERNMENT gave out a total of P75.96 billion in subsidies to state-owned and controlled corporations and financial institutions in the 10 months to October in Manila, traced up "subsidies" spending.

Data from the Bureau of the Treasury showed that the amount given to the 10-month period showed an increase of 9.8 percent from the P14.52 billion disbursed in the same period of 2009.

Back of the subsidies went to energy, transport, telecommunications, and other sectors.

The National Food Authority again became the top recipient, getting P7.68 billion in almost half of total subsidies for the period.

Also among the top five recipients were the National Housing Authority with P3.44 billion, National Landfall Development Corporation (P3.14 billion), National Telecommunications Commission (P1.02 billion), and Philippine General Assurance (P0.81 billion).

In October alone, the flow of subsidies from the national government jumped 220 percent to P6.26 billion from the P1.96 billion given out in the same month last year.

The NFA accounted for 10 percent of the month's total, getting P7.68 billion or the highest single disbursement of subsidy for any agency in one month since the year.

Budget Secretary Florencio B. Alde and spending for education, or 10.55 percent, was higher than the program by P2.7 billion or 20.1 percent due to the release of a big amount earmarked for the NFA for the fall year.

In 2010, Malabon was committed to shell out P6 billion in subsidy for the NFA, one price stabilization and food security program.

The Agency administration is now reviewing such mandate for the NFA, particularly after the agency was under fire as the release of the rice intervention and subsidy program.

Malabon said that the government was improving the quality of its response in line with the Agency administration's motto of "subsidies spending".

Other recipients in October were the National Telecommunications Commission (P1.02 billion), and Philippine General Assurance (P0.81 billion).

In October alone, the flow of subsidies from the national government jumped 220 percent to P6.26 billion from the P1.96 billion given out in the same month last year.



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Itochu eyes 'clean' energy projects in PH

By Roneal M. Domingo

YELLINGING is committed to invest \$120 million in an ethanol refinery in the country, Japanese firm Itochu Corp. is now looking at possible investments in power-generation projects using renewable energy.

"We have started evaluation for other renewable energy projects like wind, biogas and solar, but we are only in the beginning stages. Some of the prospects we are looking at already have feasibility studies," Itochu general manager Itochu Itochu said in a briefing.

He declined to disclose the sites of the projects. However, he said the investment of hard to build (HT) sites would develop which specific projects the firm would eventually undertake.

"The HT is very important and we are waiting for it before we decide which projects to (invest)," he said.

The HT system provides an accurate energy development with an assessment of future cash flow and risks. It will be charged based on costs to cover the production of energy from renewable sources. With this in place, Itochu can spread the cost of these power generation projects.

While waiting for the HT to be issued, Itochu would be concentrating on the establishment of its \$120-million

ethanol refinery and biomass facility in two phases, Itochu.

The facility is being set up by Green Future International Inc., a wholly owned Philippine subsidiary of Itochu. The project is being developed by Itochu. It is owned by Japanese firm Itochu and Itochu Corp., Japanese company (Itochu) and Philippine subsidiary (Itochu) of Itochu.

The plant will produce 54 million liters of ethanol and 100,000 metric tons of sugarcane molasses to produce 100,000 metric tons of ethanol 12 MW of which will be sold to the grid. It is targeted to go on stream by 2012.

In an earlier statement, Itochu and Itochu said they were currently on the lookout for potential investments for large-scale bioethanol and power-generation projects in Asia. The Philippines is an attractive location for the Japanese firm due to the presence of the Itochu Law and the Renewable Energy Law.

Once in operation, the Green Future project is a green providing employment to 15,000 people on the farm site alone. Another 500 people will be needed at the plant itself.

The plant will become the largest ethanol plant in the world, followed by San Carlos Sugarland Inc. with 37 million liters and Brazil Sugarland Inc. with 30 million liters.

PH to get \$1-B

identified to face the highest risk of natural disasters resulting from climate change due to its location and vulnerability to natural disasters accounting for only 0.27 percent of the world's land area.

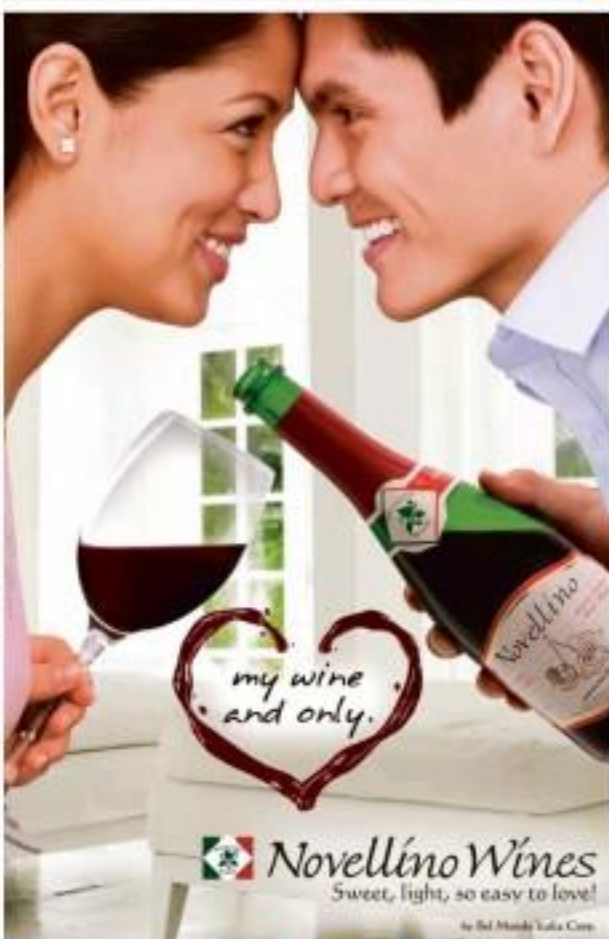
High income countries have the least vulnerable to climate change but the world's most vulnerable nations, while low income nations contribute 36 percent.

Climate change risk faced by the Philippines was mentioned around the end of 2009 when it

was entered with back-to-back earthquakes, Tropical Storm "Ondoy" that hit the capital and typhoon "Pangasinan" that struck northern Luzon.

McGuire said risk countries were expected to further discuss financial resources to global efforts to address climate change during a summit to be held in Cancun, Mexico, from Nov. 29 to Dec. 10.

Philippines has been asked to lead efforts to reduce climate change, including to form up strategies to address the problem.



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Gov't plans to borrow on behalf of state firms

By Ronald W. Domingo

THE GOVERNMENT is looking at issuing bonds whose proceeds will be lent to government-owned and -controlled corporations (GOCCs) instead of lending those firms' independent least-cost loans with sovereign guarantees.

According to Finance Secretary Cesar V. Purisima, this move could be a means to consolidate the government's debt management efforts, as well as help the various groups involved in debt management design their debt in the field.

He said it may be a better option for the government itself to avoid of loans directly for the use of state firms that it deems qualified to take on loans, considering these firms will not be able to borrow without a state guarantee anyway.

Palace seeks 'least cost' option



PURISIMA

"GOCCs and the national government, through the Department of Finance, have separate management liability groups," Purisima said. "The state will be the lender."

The Finance chief said that, for example, "if it is more advantageous to make the borrowing through the national government and lend it to" the Power Service Assets and Landlines Management Corp. (PSALM), Land Garden, PSAIM, president Romanaldo R. Lardizabal, said the company hopes to raise as much as \$2 billion to study 2011 through the issuance of post-dated bonds.

Landlines and proceeds from the bond-raising will be used to service Japan's 2011 obligation under

Article 17.2(b)(ii).

In 2011, \$200 million worth of previously issued bonds would mature in March while \$400 million worth of floating rate notes are due in August.

"Whether it is a GOCC or the national government that borrows, at the end of the day, the bonds will still be on the national government," Purisima said.

He said the government is currently studying the difference between the rates for borrowing for GOCCs and state firms. He said the government or a state firm would undertake the bond-raising.

"Overriding will depend on what the gap of the cost is," Purisima said. "There is in the government that will double the cost of borrowing regardless of which entity goes to the debt market, we will go for the option with the lower cost."

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Digital expanding to Visayas and Mindanao areas

By Paolo S. Montecillo

TECHNOLOGICAL DIGITAL Telecommunications Philippines Inc., operator of mobile broadband San Cellular, is expanding its landline phone service to Visayas and Mindanao as well as local with its bigger rivals.

In a statement, Digital said its wireless landline service has led to setting its sights on expanding beyond Luzon to provide reliable and affordable wireless landline service to the area.

Once completed, the Via-Mix communication network will be linked to Digital's Luzon communication facility to create a nationwide communication network.

Business is currently growing in Iloilo, Manila and the whole Luzon.

"We are positive we could digitize the services we have in Luzon to the provinces down south," Digital's spokesperson William Francisco said. "We are working on launching limited Wireless Landline Service in Visayas by the first quarter of 2011," he said.

"We want those in Visayas and Mindanao to experience the convenience of wireless landline service that we have been providing our subscribers in Iloilo, Manila, and Luzon," he added.

Francisco said San Cellular Landline will work anywhere there is San Cellular coverage.

"We will be using San Cellular's newly 7,000 cell sites all over the country to provide wireless landline service. What we are working on currently though is establishing local interconnection with other telecom companies with presence in Manila and Mindanao to create seamless and practical communication services for our subscribers," he added.

Without this interconnection, calls made between subscribers of different networks will be charged long-distance rates.


The company said it had already established an interconnection agreement with Globe Telecom in Cebu. It was planned to start the same process in Iloilo, Davao, Zamboanga and other parts of Mindanao. Digital is also negotiating with PCT for interconnection in the area.

San Cellular Wireless Landline was launched in Luzon in 2008 and Metro Manila in 2009. It offers subscribers wireless mobile to make calls specific areas in provinces at the affordable rate of a landline.

The planned expansion of Digital's wireless landline service to Visayas and Mindanao comes amid a shift in the telecommunications industry's landscape.

In recent months, telecommunications players like the Philippine Long Distance Telephone Co. and Globe Telecom Inc. have shifted their focus away from the traditional mobile voice service segment where revenue growth has been promising, and have now seen the broadband data services.

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THE GSIS-DepEd SERVICE RECORDS UPDATING PROJECT

THE SERVICE RECORDS PROBLEM

For years, the Government Service Insurance System (GSIS) and the Department of Education (DepEd) have faced the problem of discrepancies in the GSIS records of DepEd teaching and non-teaching personnel.

These discrepancies resulted in inaccuracies in the Service Records of DepEd personnel in the GSIS database. The inaccuracies are one of the main causes of complaints whenever they interact with the GSIS, because Service Records are the bases of GSIS in providing benefits and loan privileges. Service Records are also the GSIS' bases for billing of premiums and other obligations due to the GSIS.

THE SOLUTION

To solve this problem, the GSIS and the DepEd have joined hands and decided to pool their resources to complete the massive updating of the Service Records of DepEd personnel, pursuant to the directive of the President during his First 100 Days to resolve the various concerns of teachers.

This is the spirit behind the Memorandum of Understanding signed by the new GSIS President and General Manager Robert G. Vergara and Education Secretary Dep. Armin A. Luistro on 04 October 2010, a day before the celebration of the World Teachers' Day.

Under the MOU, the DepEd undertakes to complete the submission of all Service Records of its teaching and non-teaching personnel to the GSIS on or before 15 December 2010. The GSIS, in turn, commits to validate promptly the Service Records duly submitted by the DepEd and upload the same to its database. Accordingly, the correct Service Records will now become GSIS' bases in processing DepEd personnel's transactions with the GSIS.



Secretary Armin A. Luistro, DepEd

President and General Manager Robert G. Vergara, GSIS

For updates about this project and more good news, visit www.gsishd.gov.ph

PH, China agree on new air rights pact

More flights for business, tourism seen

By Paolo S. Manalili

NUGGETS between the Philippines and China are set to increase substantially following the signing of a new air rights deal between the governments of both countries.

The agreement is expected to help the Philippines take advantage of opportunities for trade and tourism from China, which is set to become the world's largest economy in the next few years.

"We wanted more but the Chinese were only willing to give us an additional 3,000 at this point," said Carmelo Arellano, executive director of the Civil Aeronautics Board (CAB) and head of the Philippine airport pact.

But an added provision also gave the Philippines an unlimited number of seats between primary and secondary cities in the country, provided the airlines have a minimum number of flights to other cities in the country, such as Beijing, Guangzhou and Shanghai.

This gives the Philippine government the opportunity to direct increasing traffic to secondary cities in the country, particularly to the Disadvantaged Areas Development Program.

Agreed in Chongqing, Chongqing, the former US military base, which has enough runway and terminal space for expansion to handle future air traffic growth, is being planned as an alternative to the three existing Manila airport terminals at Ninoy Aquino International Airport.

Previously, the Philippine government sought to expand its air rights deal with the Chinese to meet the fast-growing demand for air travel between the two countries.

"China offers a huge potential because of the size of its population and because of the fact that it is emerging to become the biggest economy in the world," he said in a previous interview.

He said his team from both countries had been discussing for the system to estimate more on the growing demand for travel in the region.

At the moment, Baguio, Cebu, Manila, Angeles and other cities have been given rights to fly to China, such as Beijing, Shanghai, Guangzhou and Chongqing.

Arellano said the deal was part of a new pact to open up new routes to Indonesia and Hong Kong. The body is composed of representatives from the Department of Transportation and Communications, the Department of Tourism, Department of Foreign Affairs and the Department of Trade and Industry.

SEAir, Tiger Airways enter into marketing, lease deals

available and contribute to the growth of SEA and the DZIQ gateway, "enabling customers to the Philippines and across the Asia Pacific region," the company said.

At the moment, SEAir currently operates flights to Singapore and other cities like London, Bangkok and Seoul, Korea.

"With this new collaboration with Tiger Airways, we will also be able to serve more international routes in the Philippines by offering more destinations with great value, low fares," Vergara said.

In addition, the introduction of these new air services will create a welcome boost in the Philippine tourism industry and create more high-value jobs," he added.

Agreed from the Civil Aeronautics Board has already been obtained for the lease.

"Starting flights operated by SEAir and SEAir on the Tiger Airways routes will ensure that customers can easily access more routes and destinations with the same low fares currently offered through low-cost carriers," Tiger Airways Holdings president and CEO Tony Davis said. Paolo S. Manalili

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Messages

Message from the Department of Education - National Employees Union (DENEDU)

Message from the Department of Education - National Employees Union (DENEDU) is a proud member of the DENEDU family. We are committed to the DENEDU vision and mission. We are committed to the DENEDU vision and mission. We are committed to the DENEDU vision and mission.



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Message from the Department of Education - National Employees Union (DENEDU)

STATE OF THE UNION ADDRESS

Speech given by DENEDU President, Mr. [Name], during the DENEDU National Convention, November 23-25, 2010.

Good evening, my fellow DENEDU members. It is an honor to stand before you tonight and share with you the state of our union.

First, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Second, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Third, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Fourth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Fifth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Sixth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Seventh, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Eighth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Ninth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Tenth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Eleventh, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

Twelfth, let me express my gratitude to the DENEDU leadership and the DENEDU members who have made this convention a success.

NATIONAL OFFICERS

2010-2012

NATIONAL EXECUTIVE COMMITTEE

ATTY. DOMINICO S. GILMORO

National President

MR. ARMANDO S. CARRERA

National Vice President

MR. EDY C. CRISTIAN

National Secretary

MR. JUANITA S. VELAZQUEZ

National Treasurer

MR. JUANITA S. VELAZQUEZ

National Vice Treasurer

MR. JUANITA S. VELAZQUEZ

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National Vice Secretary

MR. JUANITA S. VELAZQUEZ

National Vice Treasurer

MR. JUANITA S. VELAZQUEZ

Ganito kami sa Makati.

Libreng edukasyon
mula preschool
hanggang kolehiyo



Libreng gamit
pang-eskwela taon-taon

uniporme, bags at libro

Se Makati, magkatuwang ang pamahalaan at mga residente sa hangarin ng pag-ahon.

May libreng edukasyon – mula preschool hanggang kolehiyo – para sa mahihirap. Pati mga gamit pang-eskwela, ibibigay ng pamahalaan taon-taon. Ang mga estudyante, hindi nahuhuli sa iba dahil kumpleto at moderno ang pasilidad ng kanilang mga paaralan.

Bukod sa edukasyon, may libreng pagamot at programang pangkabuhayan para sa lahat. Ang mga kawani ng gobyerno, nakakatanggap ng dagdag sustento. At ang mga lola't lola, binibigyang importansya ng pamahalaan.



We Have the Will, We Have the Way
www.makati.gov.ph

BizNewsAsia

marks 9th anniversary

BNA to award Presidents, tycoons, business leaders, property developers

BIZNEWS Asia marks its ninth anniversary tonight with the theme "Excelence and Inspiring Leadership."

The theme recognizes the overall economic excellence of Philippine political and business leaders at a time of great national and chronic economic changes amid globalization, the shifting of the per capita income, and constant resilience of the economy.

President, Vice President Jejomar Binay, Chief Justice Renato Corona and House Speaker Feliciano Belmonte Jr. lead guests and honorees at the anniversary celebration and awards presentation, at the InterContinental Hotel at 8:30 p.m.

BizNews Asia, the country's largest weekly business and news magazine with a paid-on readership of more than 250,000, will honor the presidents of the Philippines for the past 50 years, leading tycoons and tycoons, who made the economy what it is today—robust, prosperous and inclusive.

President Diosdado Macapagal, Ferdinand Marcos, Corason Aquino, Fidel Ramos, Joseph Estrada, Gloria Macapagal Arroyo and incumbent President Benigno Aquino III—showed inspired leadership.

BUSINESS ASIA LIFETIME AND BUSINESS ICON 2010 AWARDEES



HENRY T. ILAL
With just one company (Ilal Corp.) in the construction industry, he has built a reputation for excellence in the Philippines. He is now the largest building and construction company in the Philippines, with assets of P2.5 billion.



RAMON ANG
After the "Wonderland" boom in the Philippines, he is now the largest real estate developer in the country, with assets of P2.5 billion.



MANUEL V. PANGASINAN
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the PANGASINAN Group, with assets of P2.5 billion.



TEREITA SY-COSON
The pioneer of the Philippine real estate industry, she is now the largest real estate developer in the country, with assets of P2.5 billion.

THE BUSINESS ASIA WHO IS WHO IN REAL ESTATE AND LIFESTYLE ENHANCEMENT AWARDEES



JOSE L. ALUNAN
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the ALUNAN Group, with assets of P2.5 billion.



AMABLE AGUILUZ
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AGUILUZ Group, with assets of P2.5 billion.



JOSE B. ANTONIO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the ANTONIO Group, with assets of P2.5 billion.



FRANCIS CHUA
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the CHUA Group, with assets of P2.5 billion.



ANDREW TAN
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the TAN Group, with assets of P2.5 billion.



ANTONIO AQUINO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AQUINO Group, with assets of P2.5 billion.



ANDRES BAUTISTA
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the BAUTISTA Group, with assets of P2.5 billion.



FRANCISCO CHUA
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the CHUA Group, with assets of P2.5 billion.



ROBERTO W. ONGPIN
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the ONGPIN Group, with assets of P2.5 billion.



ALFONSO T. YUCHENCO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the YUCHENCO Group, with assets of P2.5 billion.



NAIL CONCEPCION
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the CONCEPCION Group, with assets of P2.5 billion.



FRANCISCO CHUA
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the CHUA Group, with assets of P2.5 billion.



ELIZABETH L. LIM
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the LIM Group, with assets of P2.5 billion.



AMABLE AGUILUZ
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AGUILUZ Group, with assets of P2.5 billion.



FELICIANO BELMONTES JR.
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the BELMONTES Group, with assets of P2.5 billion.



GUILLERMO LANCHEROS
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the LANCHEROS Group, with assets of P2.5 billion.



AMABLE AGUILUZ
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AGUILUZ Group, with assets of P2.5 billion.



FELIPE A. PLAZA JR.
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the PLAZA Group, with assets of P2.5 billion.



AMABLE AGUILUZ
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AGUILUZ Group, with assets of P2.5 billion.



CORY AQUINO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AQUINO Group, with assets of P2.5 billion.



WELLINGTON SOBERANO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the SOBERANO Group, with assets of P2.5 billion.



LORENZO TAN
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the TAN Group, with assets of P2.5 billion.



STEPHEN C. NOZAWA
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the NOZAWA Group, with assets of P2.5 billion.



MARIANO MACAPAGAL
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the MACAPAGAL Group, with assets of P2.5 billion.



CORY AQUINO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the AQUINO Group, with assets of P2.5 billion.



LUIS RAYMONDO VILLAFUERTE JR.
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the VILLAFUERTE Group, with assets of P2.5 billion.



MANUEL PINEDA YLAGAN
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the YLAGAN Group, with assets of P2.5 billion.



JOSE B. ANTONIO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the ANTONIO Group, with assets of P2.5 billion.



JOSEPH ESTRADA
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the ESTRADA Group, with assets of P2.5 billion.



GLORIA ARROYO
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the ARROYO Group, with assets of P2.5 billion.



PNOY
He is a multi-faceted tycoon, politician, businessman, and leader of the country's largest business group, the PNOY Group, with assets of P2.5 billion.



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THE TRION TOWERS

Well-lit. Well-ventilated. Well-designed.
A choice well-made



Come home to The Trion Towers, where everything is well designed. It features the revolutionary **360-Axial Fresh Flow System (TFFS)** that allows fresh air and natural light not only in corridors and common areas but in every unit as well.

With the TFFS, the spacious units, remarkable amenities and building features, living at this innovative condominium is a choice well-made.

The Trion Towers is a project of Robinsons Residences, the urban lifestyle brand of the Robinsons Land Corporation Residential Division.

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ROBINSONS LAND CORPORATION

www.robinsonresidences.com

Insular Life: Flying with the Far-sighted Guardian

The Philippine Eagle is one of the world's largest, a noble bird whose size and regal bearing have earned it the name Haribon - Haring ibon, the King of Birds. It has the keenest eyes, enabling it to see over long distances. Philippine eagles are tender and nurturing towards their young.

Despite the ravages of urbanization, it still soars through the skies: a wild, resilient symbol of strength and endurance.

Insular Life has chosen the Philippine eagle for its new logo as it embodies the qualities and values that have made it one of the country's leading insurance firms for a century:

A resilient survivor that has weathered through the best and worst of national and corporate history;

A bastion of strength on whom the Filipino can lean on;

A far-sighted guardian that looks out for its policyholders, creating opportunities for them to grow, providing a secure foundation;

A nurturing partner who gives only the best and goes the extra mile, helping them plan ahead for each stage in life;

We have done so for a century - and we will remain your far-sighted guardian even in the years to come.

We are Insular Life.



An eye on the future, giving wings to dreams.

One hundred years ago, we started a tradition of looking out for the insurance needs of the Filipino, sharing our valuable knowledge in financial security, through life's many changes.

It is, because of the trust and confidence you have given us, that we continue to be the country's first and largest Filipino life insurance company.

As we move toward our next century, we created a fitting symbol to represent the Insular brand - the Philippine Eagle.

The Philippine Eagle, our national bird, and the air's noblest flyer, holds supreme domination over the skies, as the Haribon does.

Just like the Philippine Eagle, we share with you our keen vision, a new perspective, to help you strengthen your wings to reach your dreams for a financially secure future.

Look ahead, be insured.



Insular Life: Your Far-sighted Guardian

To become a nation's far-sighted guardian calls for the qualities of tenacity, reliability and integrity, despite the vicissitudes of time. As it celebrates its Centennial, Insular Life has deployed these qualities time and again throughout its storied history.

1910 was an important year for the Filipino people. The war, which had not yet been won, was still the American people in every aspect of economic, political and social development. Optimistic about the future without discounting the challenges that lay ahead, the leading leaders of what is now the first and largest Filipino insurance company, Insular Life, brought that they was no better time to establish a life insurance company than then. On Nov. 20, 1910, just as the Philippines was finding its wings as an independent nation, Insular Life was born.

While the world was suffering from the Great Depression, Insular Life made its first entrance when it accepted its own building in Plaza Mañana, then the most important commercial and business district in Manila. It also expanded its coverage operations when it opened its first branch, Insular Branch in Hawaii in 1934, making it the first Filipino insurance company to operate in a foreign country.

Steadfast Commitment

The company honored its steadfast commitment to its policyholders most vividly when it honored its promise and Japanese occupation conditions at war's end. Policies with provisions that during the war with Insular Life insurance company were deemed to have not expired. Policies were paid out to beneficiaries of the policyholders who died or were killed during the war.

During the reconstruction period, Insular Life lost about 60 percent of its total assets when the Commonwealth Government liquidated all bank balances to rehabilitate the country's banks. The company could have very conservatively declared bankruptcy and shied off its obligations with whatever resources it had left. But Insular Life chose not to declare bankruptcy, continuing its operations and meeting its obligations to policyholders.

In 1952, Insular Life opened the first school of insurance in the Philippines. The following year, it became the first company to lower its premiums in order to reach out to more segments of Philippine society. It introduced what would soon be a highly successful business line—Industrial Life Insurance for low-income earning Filipinos—in 1956. That same year, Insular Life also assumed the peso business written by Occidental Life Insurance Co. of California in one of the largest insurance transactions in the insurance industry.

The Golden Year

As the company celebrated its golden jubilee in 1960, Insular Life marked another milestone by declaring its first dividend cashed in to stockholders. Continuing its commitment to society, it is to help help the underprivileged, it established the Insular Life Educational Foundation (ILEF) in 1962. It eventually incorporated in 1966 and began, today as the Insular Life Foundation (ILF), a socially college scholarship for poor but academically outstanding youth.

In 1960, the Insular Life officers moved to a new building at the corner of Ayala Avenue and Puro-Old Bana in Makati. In 1979, more than a decade later, the Office of the Insurance Commissioner approved the modernization plan of Insular Life and made it the first Filipino life insurance company to modernize. The modernization process was completed in 1982 and transferred ownership of the company from stockholders to policyholders.

In the 1980s, Insular Life embarked on an investment diversification strategy to expand its range of financial services and to provide opportunities for profit and growth.

Insular Life Healthcare Inc., the company's health care insurance subsidiary, was established in 1981. At the time,

Insular Life also acquired a 30 percent equity in Union Bank of the Philippines, a 30 percent equity in an investment house, Asian Investment House and a 50 percent equity in a savings bank which was later renamed Insular Life Savings and Trust Company. The following year, it acquired 30 percent ownership of the IRII and renamed it Insular Investment and Trust Corp.

In 1993, Insular General Insurance Co., Inc., Insular Life's general insurance subsidiary, became fully operational. During the same decade to 1990, the company's consolidated assets also reached the P20 billion mark.

New Millennium

As the century entered in the new millennium, it faced challenges on both the political and economic fronts. The government of President Joseph Estrada was accused of corruption, ineptitude, and a lack of direction that led to a serious economic situation. The government was rocked by scandals and a scandal of graft and corruption initiated by those in power. Estrada was finally ousted by popular uprising in January 2001.

Despite these challenging situations, Insular Life defied logic by transferring its new headquarters to Station Maunipia City in 2001. Insular Life's new home, brought renewed confidence in the company and showed its resilience and reliability in times of crisis. It also signaled that the company was here for the long run. This transfer served as a valuable way for a company bearing itself for the last half and 21st century.

Just a year after its transfer to its new home, the company achieved a new milestone when it reached P1 billion in foreign reserves. In 2004, it again made its mark as the first Filipino life insurance company to break the billion-peso mark when its net income reached P1.26 billion.

Not resting on its laurels, the company believes that creating innovative new services for Filipinos is the key for sustainable growth. It launched Wealth Builder, its first investment linked product, in 2005. At the time, Insular Life earned recognition for its investments when Insular's Capital, a highly esteemed global publication, presented it with the Gold Superfund Award. The award was special for the company since it was given by the publication on behalf of the consumers who rated Insular Life as a very a rated brand against other insurance companies.

In 2006, just as Insular Life passed the P50 billion mark, it received Insular's Golden Eagle Award issued for the second year in a row.

To mark its 90th year, Insular Life broke ground for its City District Center while keeping its faith in the market for the Queens City of the South and its new ones. The Insular Life Golden Eagle Awards for outstanding achievements was introduced in the same year.

Insular Life has long been aware that blessings come with challenges. Over the past 100 years, it continues to move forward, becoming vibrant and ready for the years to come. In celebration of its centennial, the company rebranded its new brand identity. With an national bird, the Philippine eagle in its new logo, the company just says that its very much for the new century ahead and ready to meet its new heights.

As the Philippines' largest Filipino life insurance company, Insular Life has been the nation's go-to financial partner for a century. Its products offer the best consistently rates among insurance plans in the market and are designed to offer individuals to build control over their and their family's financial security. Indeed, Insular Life continues to design innovative and corporate products and services for Filipino families, helping them realize their dreams for the next century and beyond.



One of the first official records of the company's history in 1910 in the old Plaza Mañana.



The management of Insular Life in 1910 in the old Plaza Mañana.



Staff of Insular Life in 1934 in the old Plaza Mañana.



Staff of Insular Life in 1960 in the old Plaza Mañana.



Staff of Insular Life in 1981 in the old Plaza Mañana.

Insular Life Milestones

1910 Insular Life is incorporated and registered as the first all-Filipino life insurance company.

1931 Insular Life is the first local insurance company to move into its own building in Manila's then-industrial Plaza Mañana district.

1945 Insular Life focuses its growth and expansion commitments regardless of the great risk this poses to the company. This act reinforces the public's faith in the life insurance industry and helps the company to be the beloved brand.

1958 Insular Life introduces industrial life insurance in the Philippine market.

1962 Insular Life establishes the Insular Life Educational Foundation (ILEF) to administer college scholarship programs for poor but deserving youth.

1976 Insular Life becomes the first centralized Philippine life insurance company. Modernization transfers the company's ownership from stockholders to policyholders.

1987 Insular Life becomes a fully-centralized company.

1990 Insular Life embarks on an investment diversification strategy, effectively expanding its financial services and providing opportunities for profit and growth.

1991 Insular Life establishes Insular Life Health Care Inc., its health care insurance subsidiary. The company also makes several acquisitions that will lay the foundation of the Insular Life Savings and Trust Company.

2001 Insular Life moves its corporate headquarters to its current location in Makati.

2005 Insular Life is awarded Insular's Golden Eagle Award issued in the insurance category. Likewise, the company launches Wealth Builder, its first investment linked product.

2008 Insular Life breaks ground for its fifth Philippine Center. The company also introduces its Golden Eagle Awards for outstanding high school students.

2010 In celebration of its Centennial, Insular Life rebranded its brand identity as the country's go-to financial partner with the Philippine Eagle as its primary logo image.



Insular Life building, a modern skyscraper in Makati.

The Far-Sighted Guardian's Far-Reaching Customer Service

It is 100 years of serving the best interests of the Filipino people. Insular Life takes pride in the fact that it has developed numerous customer-friendly programs that ensure that both potential and regular policyholders feel that they are getting the best and most efficient service possible.

Magandang Araw, Pilipinas!

The Magandang Araw Experience is how Insular Life refers to its Policy Servicing Program and it is a throwback to the bright and cheery greeting that starts the day in this part of the world. Sincerely crafted to lead customers into becoming staunch Insular Life advocates, the experience invites customers there first by making them feel welcome and comfortable. This warm, familiar feeling from Insular Life is spread among policyholders as the team continues to meet their insurance and investment needs.



The Experience also provides the Magandang Araw Insular Information Center Resources Station (MIRC) which allows customers to access their policy information and policy values 24/7 using the 878-1888 hotline.

The Welcome Call: Walking Policy Holders Through the Maze

While going through the first few months as holder of a new policy, customers are bound to ask many questions to Insular Life's Policyholder Call Center as a result of knowing from a month after the issuance of a policy, Insular Life is friendly and capable customer service center and calls customers to personally welcome them into the IL family. This initiative supplies customers with much needed information and advises them on the policy options specified in the insurance application form. As soon as their information has been verified, customers can expect hands-on assistance in the future.

Another IPCH: Insular Proof of Delivery

Insular Life believes in keeping tabs on all correspondence mailed out to its customers which is why it continues to provide a reliable service to deliver premium notices and other communications. In doing so, Insular Life is able to gather relevant information as to who received the mail as well as a description of the actual mailing address.

Premium Dues Life

This facility actually with the payment process center for customers, giving them the option to use their credit cards to settle premiums due on an installment basis. With a minimum P1000 payment of P1,000.00, customers can get their premiums to flow more smoothly throughout the 10 interest or 6 before the due date.

1-844-212: The Convenience of Transacting Online

Most recently, Insular Life has also introduced an online transaction facility called the Insular eStorehouse located at Gateway Lane, Electronic Avenue (1406-212) where customers can get policy updates, initiate policy loan requests, and pay for premiums by subscribing to the online bill pay.

1-844-212 gives customers the option of paying through eCheck where customers can do so online payment transaction online by using their credit cards. Another feature, the Safe-Charging System (SACS) allows customers, changing of future premiums to the customer's credit card as there are due. The debit schedule will depend on the card's statement date. This adds to the service since as customers are able to manage their expenses accordingly.

Insular Life: 100 Years of Caring

Over the past 100 years, Insular Life has taken pride in its well-learned approach to insurance, offering products made to suit customer's needs. This approach has enabled the company to provide for policyholders specific needs at specific times to their lives. But more than that and to its core business, Insular Life has extended its approach to its initiatives in corporate social responsibility. Indeed, the numerous activities initiated and sustained by the Insular Life Foundation Inc. (ILFFI) breathe life into the company's corporate social responsibility, making life so much better not only for IL clients but, in general, for the Filipino people.

A Commitment to Education

Education was the primary focus of the ILFFI when it was founded in 1982. Keeping a firm belief that education would best uplift the lives of the Filipino people, ILFFI initiated numerous programs that would allow students to excel but shunning high school students. In doing so, ILFFI has expanded the company's commitment to excellence by working with schools to help elevate the country's current educational status.

One specific program is the annual **Golden Eagle Education Program and College Scholarship Grant** where the top merit-scholarship holders and private school students from over 1200 schools nationwide are awarded scholarships covering their college tuition along with allowances for books and clothing.

Through its **Adopt-A-School Program**, Insular Life has also worked extensively with public schools in the Metropolitan area to improve on-site facilities to improve the learning experience of children and young adults.

The students of the **Manila Science High Elementary School (MSHS)** now learn the concepts of science and math through the **DeEdU-projected educational programs** shown on **Knowledge Channel**. The three television TV sets and the ceiling facilities donated by the Foundation enable more students to take advantage of the learning opportunities brought about by the new equipment.

The donation of 20 brand new personal computers for the computer laboratory became a springboard for **Ysabel High School** to develop a business curriculum. This eventually led to the school's accreditation as the country's first business high school. To maximize the benefit of these facilities, most merit-scholarship holders and private school students in the community are given computer training to develop in them a marketable skill.

The ILFFI's **Integrated Literacy Program** is made up of four main programs, with various supporting activities. The activities are usually scheduled to coincide with the annual

National Children's Book Month in July, though more recently, it was scheduled at various times of the year. In 2005, ILFFI began donating 50,000 books to beneficiary schools; this program was expanded the following year when P300,000 worth of books were donated to MSIS. The Title as Don Bosco Foundation was added to the roster of beneficiaries in 2007 and the Educational and Research Development Foundation (EDRF) was included in 2008.

A **corollary Storytelling Workshop** done in partnership with **Stories House** was launched in July 2007 where students and educators from MSIS and TDRS participated under facilitator Jo Miron. The workshop was so successful that it was held again in August 2008 with a new set of participants from the same institutions. The workshop was actually an offshoot of the first **Storytelling Festival** held at MSIS in 2005 for students in the pre-school and elementary levels. In 2006, in **Laus-School Party** was held to help sustain the program.

On July 18 of this year, Insular Life launched two new **Storybooks for Children** in celebration of the continued



From left to right: Liza C. Angeles, Executive Vice President, Insular Life Foundation Inc. (ILFFI), and the two authors of the new storybooks, *My Insular Life* and *My Insular Life: A Story of Our Country*.



From left to right: Liza C. Angeles, Executive Vice President, Insular Life Foundation Inc. (ILFFI), and the two authors of the new storybooks, *My Insular Life* and *My Insular Life: A Story of Our Country*.

The **Golden Card in the Field** and **Christmas in February**, both written by **Valerie Arellano**, **May Tolosa-Pan**, were developed in partnership with **Stories House**. Shown and respectively by **Isabel Bana** and **Arnel Samalita**, the books focused on having a love for learning, historical literacy and education unique to families of **Herencia Filipina** (2007). As part of the launch, a **Storytelling Festival** followed 100 Years of Insular Life. **Beloved Filipino Children's Stories** was held at the two schools that are the Department of Education's National Achievement Test (NAT) for 2009-2010. Copies of these books were also given to 1,000 MSIS recipients.

A Commitment to the Community

Through its employee council, the company organizes outreach projects to employees, known for the elderly, handicapped, depressed areas, and culturally-rich areas. Through its partnership with NGOs and other foundations and through its donations, it has helped to reduce poverty, improve environmental protection, children's welfare, and social development.

The company's participation in the **Goodwill Embassy program** demonstrates the spirit of employee volunteerism and corporate social responsibility. Since 2003, employees from the Insular Life group of companies have been helping build homes, do good projects in Marikina and Las Pinas under both GR and Habitat for Humanity. In 2008, Insular Life Foundation supported the first ever **Tanbihan** in the GR community in **San Mateo**, Las Pinas. **Tanbihan** is a learning center that provides educational programs for the GR youth through a series of learning competency training. The program also gives them access to educational enrichment opportunities.

The most recent employee volunteerism activity was the building of the **Buffy Schoolhouse** in **San Pablo**, Laguna. Over one hundred Insular Life employees participated in building this school house made of 12 feet PBT bottles. The company is a pioneering sponsor of the environmentally friendly and very sturdy **Buffy Schools of the Life Foundation**.

Harvesting the Country's Outstanding Achievers

Insular Life has been the corporate partner of the **83 Senate Philippines** in the search for the Outstanding Filipino of TIGR, TOIR, Imeros, Imeros, 41 states of age and over, whose exemplary performance and outstanding achievements have greatly contributed to the welfare of the Filipino people in collecting and upholding the laws of their provinces. As of 2008, 48 outstanding Filipinos have been given the **TIGR Award**.

In 2008, Insular Life produced the **2008 Book Calendar** **Thematic**, **Environment** **Green Profiles of TOIR, Arapilans**. These are stories of their diligence, persistence and passion to their chosen fields and their desire to make a positive difference to the lives of others. The books were distributed among 1,000 high schools and more than 100 public and private libraries in the country. It also won the **2008 Gold Book Award** from the International Association of Bookman Communities (IABC).

Lifting the People through the Arts

Insular Life was among the first Filipino organizations to promote and promote Philippine art in the 1950s by commissioning **Fernando Amorsolo** for a series of paintings on Philippine history and culture. **Amorsolo** was later honored with the **National Artist Award**. Today, the company's collection of paintings and sculpture of eminent Filipino artists has expanded, creating a testament to the Filipino skill and ingenuity. The company also promotes excellence in the performing arts through its many grants to music, dance and product companies in its two theaters located in the Insular Life building in Manila and in its headquarters in Marikina.



From left to right: Liza C. Angeles, Executive Vice President, Insular Life Foundation Inc. (ILFFI), and the two authors of the new storybooks, *My Insular Life* and *My Insular Life: A Story of Our Country*.

New Innovations to Kick-Start a New Century

In its 100 years of looking after the Filipino people, Insular Life has been devising innovative ways to serve its clients' interests to the best of its abilities. These innovations have been introduced in various forms, improving both product quality and service delivery, and giving satisfaction to its numerous policyholders.

Insular Life is Always Being With You Every Step of the Way

Life Stage Marketing Approach

Insular Life's entire Life Stage Marketing is based on the idea that there are issues to a person's life that trigger specific needs or desires. These needs are then addressed into various stages of human life and addressing them calls for providing accurate and appropriate financial advice.

Insular Life is positioned to offer help to customers when it counts. Insular Life can provide financial advice at each and every life stage of an individual. Its financial advisers have been specially trained to be able to address needs based on an individual's life stage. The Insular Life website has also been tailored to cater clients' needs at their specific financial needs, to help them determine how much they need to save and to identify their life goals.

Insular Life also provides a full circle of innovative customer experiences in its basic Special Policyholders through the IFM Program.

Under the Program, Insular Special Policyholders or IFMs, enjoy exclusive benefits such as a free annual medical exam, an emergency, hospitalization at accredited medical centers, and business travel insurance, as well as Christmas and Birthday cards and incentives. They receive invitations to special events sponsored by the Company.

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In fact, Insular's Filipino motto, the value of meeting their best interest in life, insurance to prepare for any uncertainties on the road ahead. In many ways, life insurance is a forced savings. However, only about 1-1.5% of the 50 million Filipinos are insured, "based on our research, only one in every 50 Filipinos would enter with their material insurance secured," said Jesse Alfonso Huelgas, Insular Life's executive vice president and head of its sales and marketing group. "This is why my personal advice is share the benefits of having a life insurance policy to ensure retirement and legacy."

Life Insurance is a Necessity

According to Statistics, life insurance is essential for all income earners because it is the only financial instrument available that provides continuity against untimely loss. "All other savings and investment products will only give us what has been accumulated while we are living. None of us can ignore the uncertainties of life; therefore, it is prudent, smart and responsible as to its protect ourselves and our families against risks of financial loss by being properly insured," he explained.

"Two things should life insurance into a chair with three legs," he said. "The first one is social security, the second being retirement plan, and the last is personal and family life insurance. Life insurance is the only one that would not work properly without any one of these."

The Life Stage-Driven Approach to Insurance

Next Huelgas, insurance is one form of assistance in necessary regardless of what the stage a person is in.

Huelgas went on to say that there are several reasons why a person would want or need life insurance coverage. These usually vary depending on an individual's life stage.

The factors include lifestyle protection, health security, and financial security in a young, young professional. A middle individual, on the other hand, may think of insurance as a way of reducing wealth or sustainable income.

"The greatest shift when one becomes a parent is to ensure the children's education may include making sure children's school expenses are covered, there's emergency fund for his or her disposal, and that debt can be without any issue," he said.

For entrepreneurs or those in their 30s, however, investing in a life insurance that has a return to secure investment retirement, to protect business income and to have a hedge for long-term investing.

The retirement age, however, brings a new set of challenges. Life insurance at this point may be wanted or needed to complete an estate transfer, manage taxes, or to have a hedge for long-term investing.

Working at Insular: Trust, Respect, and Camaraderie

The working environment at Insular Life and the manner in which the company motivates its employees to go beyond expectations have also played a key role in its longevity.

"Insular Life offers an environment of trust, respect and camaraderie. Management and employees have mutual trust on the way how the company can best serve the Filipino people, thus, the company direction and targets are

and are given the President Card that offers discounts and special prices from select merchant partners. On top of this, IFMs also enjoy an exclusive privilege to participate in the IFM Program, considered as the first and significant benefit in the industry.

In the company's celebration of its 100th year anniversary, it continues its tradition of innovative offers and services to address the evolving needs of its policyholders.

Effective January 1, 2011, Insular Life expands its customer-friendly approach to include all policyholders, offering two levels: a Basic and Premier. All Insular Life Policyholders automatically become a member of the IFM program from Insular Legacy Program.

Policyholders who qualify for the Basic Level enjoy free financial assessment from Insular Life financial advisers, invitations to Insular Life corporate events and exclusive discounts and benefits from merchant partners.

IFM's policyholders who qualify for the Premier Level are entitled to Insular Level benefits and more.

Insular Life Cares About the Filipino Family Family Matters Cautious

With the aim to promote financial responsibility amongst Filipino households, Insular Life, through the Family Matters Campaign (FMC), partners with selected private schools.

FMC is a nationwide outreach activity provided by Insular Life. It targets primarily school-based Target Financial Assistance, consumption and family-oriented organizations.

Each FMC unit consists of a story-telling session and the sharing of books, workbooks on responsible parenthood, as well as seminars on practical money management.

Touching Lives: Meeting a Nation's Changing Needs

As it celebrates its 100th year, Insular Life touches the lives of the Filipino people even as it evolves to meet their changing investment and insurance needs.

By Ivy T. Nolasco and Brenda M. Alibon

Life supported by the employees," shares Juan G. Nicolas, first vice president and head of human resources division.

He added that a continuous improvement on levels of performance with respect for the individual is needed not through monitoring and discipline.

"There is always a tip for his and work-life balance, while working on stretched goals and higher expectations," he explains.

The Insular Life, he believes that the best customer experience is delivered to people, also with best experiences from its company. We take care of our people individually and group rewards are available for outstanding contributions to the company's objectives. We operate the globally with individualism but also equally important and international roles. Working as a team is critical.

Training programs are held at various professional levels among IFM agents and agency leaders. This continuing education to various aspects of insurance selling that leads them to improved performance.

There is also an Employee Council called ALEA (Ang Layag ng Insular Life sa Atang Simbahaduran). ALEA is based on management in looking up for the needs of the employees whether it be covering of benefits, the working environment, more educational programs for self development among others.

Insular Life on a Showcase of the Filipino's Skill Myra Almazan, Vice President and head of Insular Life's sales marketing division, reflects Juan Nicolas' views.

"Trust and integrity are given to the company's stakeholders—agents, partners, policyholders as well as to its employees. It is also an environment that encourages healthy competition. Hardwork is expected from each one of us at the end of the day, we believe that hard work will be rewarded," she explains.

Nicolas has been with the company for 25 years, about a third of his lifetime. It was his first job and would most probably be his last.

"I have personally witnessed and have been involved in many changes and events in the company. One of these turning points were the company's transformation which was completed in 1999, and the management of a distribution channel (marketing partnership) where due is primarily involved, the fact that has consistently generated by the company substantial premiums contributing to the company's growth and profitability.

Asked about his opinion on Insular Life making it to 100 years, she says, "This is a great proof that a Filipino can be one of the best. Insular Life is a prime example and achievement of the Filipino's skill in business management and leadership. With 100 years of service to them, Insular Life is offering the country that Filipinos can look across the levels of their Filipino."

He added, "Not everybody gets to have the chance to be part of a historic event like this. It makes me feel good and grateful for all the blessings I and my family have received and continue to enjoy because of my association with Insular Life."

Impassioned Service, Touching Lives

Top Insular agent Liza Vilay says Insular Life has touched numerous lives with love. According to her, it was a matter of self-belief that made her feel that making her mark in a job has been every passionate about.

Insular Life Cares About Safeguarding the Health of a Nation

Health and Wealth Focus

Insular Life acknowledges its responsibility to help improve the lives of Filipinos. This social responsibility motivates the company to promote the Health and Wealth Focus, an advocacy program which aims to address current health issues and discuss relevant money matters which may help Filipinos cope with the changing social and financial environment.

To date, many corporations, institutions, associations and communities are already part of the Health & Wealth Focus. This focus and health along with its preventive products and services that provide a healthy and enabling lifestyle for employees and the general public.

Insular Life provides financial life insurance while customers provide health and wealth, stress and weight management, among others.

Health Insurance – 1. Value Max

Insular Life addresses the rising cost of hospitalization and medical treatment through its HMO plan that gives policy holders from the risk of economic loss caused by hospitalization and medical treatment.

Value Max enables an individual to pay for hospitalization and medical treatment for only a fraction of its cost. It also keeps family members from worrying about covering no funds to pay for medical expenses, giving them more well-needed peace of mind.

Value Max's feature includes a cash allowance per day of confinement to explore income loss, a long-term life in the event of a fatal disease, additional cash benefits that can be accumulated for use to future medical treatments, and life insurance coverage.



Myra Almazan

With regard to her most commendable experience in around two decades as an agent, she says, "It's when the company achieves its promise. All the death claims, the disability claimants, the long-term care, the many other benefits the company provides to its policyholders. The trust and peace of the beneficiaries that has us to more revenue and assurance of how from a loved one that passes away."

For Vilay, the company's services offer the love of a parent for his or her family, the respect and devotion of a child to his parents, the selfless promise of the bond of a family, and the loving kindness and gracefulness of a grandparent to their grandchildren.

This was clearly manifested when she had a client who was the breadwinner of his family. The client died when he was an infant.

"Without the life insurance, the family would literally live on the edge; this latter then had a heart ailment. His eldest son had leukemia, the youngest brother suffered a cerebral aneurysm, and his mother was already on retirement."

"My work at Insular Life, by the grace of God, has helped our strengthened, discovered and developed values and positive traits such as health, justice, perseverance, leadership, discipline, idealism, among others."

It is said that a company's primary strength lies in the people within and around it. It would have been impossible for Insular Life to reach its extended vision of the consistent effort of its executives, employees, and agents. The continued patronage of generations of Filipino families has also increased its staying power and technological progress. Insular Life prepares to stand as the nation's longest guardian for the years to come, to people who realize the trust in the company remains great and supportive of its legacy.

Myra Almazan, Vice President and head of Insular Life's sales marketing division.



LIFESTYLE Food

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Sizzling Silky Tokwa, 'sinabawang upo' and salted fish, and other wellness fare

THE JOURNEY to wellness starts with good nutrition and regular physical activity, and good nutrition begins with your food choices.

As they say "you are what you eat," the food we eat affects the outcome of our day—what we output, our mood and how we deal with stress. These everyday food choices are a reflection of how we treat ourselves.

So what should we eat? Nutrition experts say there is really no such thing as good food or bad food—only bad diets.

The key to proper nutrition is really nutrition, variety and balance.

Wellness in everything here is all about simple, easy-to-prepare, nutritious.

North Philippines has come up with wellness recipes of simple, healthy and budget-friendly dishes.

Here are creative ways to incorporate wellness in your diet, from beverages and desserts.

Papaya, Carrots and Fried Fish Salad

Dillmums, carrots and avocados come together in this Asian-inspired salad. Everyone will surely get his appetite going with this bit of the green papaya salad with the salad's tangy vinegar sauce and crunchy fried fish.

Preparation time: 30 minutes, plus 20 minutes to chill.

- Serves 6-8
- 3 green papaya
- 1 cup ground meat
- 1/2 cup chopped onion
- 1/2 cup fish (fried shrimp), soaked for 10 minutes, then drained
- 3 papaya cubes
- 1/2 cup brown sugar
- 1/2 cup cooking oil
- 1/2 cup soybean paste
- 1/2 cup vinegar
- 1/2 cup Maggi Miso Soup
- 2 egg yolks, or 1 egg (optional)
- Shredded fish over fried fish
- Crispy fried tofu on fried chicken wrap (optional)

1. Toss papaya, carrots and avocado in a bowl. Set aside in the refrigerator to chill.
2. Using a mortar and pestle, coarsely crush the fish and the following ingredients: onion, soybean paste, vinegar, sugar and egg yolks.
3. In a small bowl, mix the prepared ingredients in the prepared dressing. Transfer to a plate and top with fried fish and tofu.
4. Fry the fish and tofu in hot oil until golden brown.
5. To assemble salad, mix the prepared ingredients in the prepared dressing. Transfer to a plate and top with fried fish and tofu.

More food ideas are available at www.inquirer.net/lifestyle

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8887-8888

Sizzling Silky Tokwa, 'sinabawang upo' ...

For Q&A:
Food to remember:
Papaya is a natural source of vitamins A, which helps promote healthy vision.

Sizzling Silky Tokwa

This sizzling and spicy dish is a beautiful alternative to your usual sizzling rice. Preparing this is so fast and easy, you won't even break a sweat. Just be careful with the hot oil!

Preparation time: 15 minutes

Cooking time: 15 minutes

Serves: 2-4

Good for: 100g

5 cups cooked white rice

2 tbsp cooking oil

2 tbsp crushed garlic

1 medium onion, sliced

1 medium chili sauce

1 tomato

1 cup Maggi Magic Soup

1. Heat cooking oil. Fry onion and tomato until golden brown. Set aside on a plate lined with paper towels to drain excess oil.

2. Heat the 2 tbsp cooking oil. Add chili sauce and onion on a plate.

3. Pour in sweet chili sauce and tomato. Add onion and bring to a boil. Season with Maggi Magic Soup.

4. Cook until thick and sizzling. Stir in tomato. Pour on top of the prepared chili sauce placed on previously heated rice.

Additional content per serving:

Calories: 120

CHO (g): 15

PRO (g): 10

Fat (g): 10

Good to remember:

Tokwa is a meat substitute that has calcium and protein, among others, to help strengthen bones and build up repair tissues.

Good to know:

Just use sweet chili sauce to find fish and rice, or partner it with the traditional lagan.

Sinabawang Upo and Salsad Fish

Upo is one of the most common vegetables grown locally. A bowl of this salsad dish and a warming cup of rice provide the perfect comfort food during cold rainy days.

Preparation time: 20 minutes

Cooking time: 15 minutes

Serves: 2-4

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3 1/2 cup Maggi Chicken broth

1 cup piece of ground salsad

1/2 cup salsad rice, soaked in water for at least 30 minutes

1/2 cup salsad, soaked in water for at least 15 minutes

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HOW TO: Preparation



FRESH: Eggs and Salsad Fish



SPINACH: Spinach



STIRRED: Gato and Salsad Fish in Coconut Milk



ALAGHAT: Alaghat



KUJARAT: Kujarat



MANGGA: Mangga



MUNGGO: Munggo



MUNGGO: Munggo



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CHICKEN and Vegetable Silky Rice



CHICKEN and Vegetable Silky Rice



CHICKEN and Vegetable Silky Rice



CHICKEN and Vegetable Silky Rice



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CHICKEN and Vegetable Silky Rice

CHICKEN and Vegetable Silky Rice

Enjoy Thanksgiving Day shopping with your SM Advantage Card

Get a headstart on your holiday shopping today, November 25, at the Thanksgiving Day Sale event in SM.

Simply present your SM Advantage, SM Prestige or BDO Rewards Card to earn points, redeem rewards, and receive exclusive discounts on practically all items at SM Department Store, SM Appliance Center, Ace Hardware, Baby Company, Kultura Filipino, Our Home, Surplus, Sports Central, Toy Kingdom, and Wabsons. Avail of the same exclusive offers at Ace Express, Ace Builders, Pet Express and select SM Mall branches of Adidas, Nike, Levi's and Triumph.



THANKSGIVING DAY SALE

today only, november 25
all items on sale*

Exclusively for SM Advantage, SM Prestige & BDO Rewards Members



*Standard discount exclusions apply. Excludes participating SM Mall branches.



Also at Ace Express, Ace Builders, Pet Express and selected branches of Adidas, Nike, Levi's and Triumph

Year-round Exclusives

SMAC Treats

Enjoy more discounts and benefits from more than a hundred establishments inside and outside SM Supermalls with the SMAC Treats Program. Share them with family and friends!

Mall Tenants Program

Make shopping more fun and exciting! Earn and redeem points when you shop in over a thousand non-SM stores inside SM Supermalls nationwide.

PLDT Telerewards



Pay your bills and earn SM Advantage Points with PLDT Telerewards. Enroll your SM Advantage membership into the PLDT Telerewards Program by calling 171 or 101-811, or by logging on to www.pldt.com.ph/telerewards and start earning points based on your payment transactions.

Taal Vista Hotel



Take a scenic break at Taal Vista Hotel and enjoy special room rates exclusive to SM Advantage, SM Prestige and BDO Rewards members. Plus, get discounts at the hotel's F&B outlets and at the Ylang Ylang Spa.

Kenny's Offer

Get a free box of muffins or Kenny's Healthy Plate when you dine at any Kenny Rogers Roasters. Simply present your SM Advantage, SM Prestige or BDO Rewards Card with a minimum food purchase requirement. Hurry! Until December 31 only.



Petron Points



Cas up at participating Petron stations nationwide and earn SM Advantage points. Watch out for special offers and promos from Petron exclusively for members.

'Diamond' corner by the bay

DIAMOND HOTEL: Philippines opens Corbico, which combines beautifully appointed facilities, elegant interiors, international cuisine and impeccable service.

The word "corbico" is a French word which typically refers to a meal on the table at a club or hotel. Diamond Hotel is located on a famous six-platane, the Plaza Bonifacio, situated in a waterfront promenade, which is a walk on the side of a ledge or walk. From the new restaurant's name, Corbico.

Corbico is located in the hotel lobby, and the 400 square-meter space is accommodated for 250 persons. The space outside where guests experience nature is mostly created in the restaurant. The play of lights, wide spaces and outdoor ambience, designed to create breathtaking day and night experiences.

One of the ways of maintaining this experience, polished metals and acrylics, Corbico maintains the hotel lobby's theme. It has contemporary spaces and refreshing furniture styles. Corbico

does by day. It transforms into a sophisticated outdoor evening scene through modern designed lighting, some seating and private tables for large and small parties.

Responding to the central area is the food plot of the center—"Migrating Birds"—which is a fusion of glass and metal. The custom-designed chandelier draws inspiration from magnificent full-height windows offering a scenic view of the garden and water features beyond.

Exceptional buffet

Highlighted by the hotel's landscaped garden view and panoramic view of the bay, Corbico showcases an exceptional buffet spread composed of all-around culinary selections from the Asian, Western, Japanese, Italian and American cuisines. All dishes are meticulously prepared by culinary experts, headed by executive chef Norberto Hernandez. Featuring signature dishes and pastries for dining and take-out orders in a take shop at

the Corbico entrance.

Corbico was designed by award-winning interior design firm P&B Interiors, Inc., which specializes in hotel, food and beverage, luxury residential and yacht designs. Designer Interior Foster Berner's concept was inspired by the elements of nature, which is reflected by the food character, focus of the interior and materials used for the furniture. The interior was created by fashion designer Francis Limón, in complete with the striking interior of Corbico.

"Corbico offers more than just an enjoyable dining experience," said Diamond Hotel's general manager, Ramon L. Limón. "It is a wonderful place where you can see unforgettable moments with the people you love."

He added that Corbico is the ideal setting for hotel with family and family friends, spend an intimate date with a loved one, enjoy a night out with friends, and a good with new associates, or bridge to reveal



Diamond Hotel's new Corbico restaurant

can't wait after a busy day

For inquiries and reservations, call 526-0000 local 1121.
Diamond Hotel Philippines is at the

in Bonifacio and in E. Quirino St., Manila. Call 526-0000/265-0000, or e-mail diamond@diamondhotel.com. For more information, visit www.diamondhotel.com.

Oven-roasted Whole Turkey with Cornbread Stuffing

ROAST TURKEY: An oven-roasted turkey is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.

Roast turkey is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes. The oven-roasted turkey is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.

Thanksgiving buffet for lunch and dinner is a popular tradition. Here are some ideas for the main course and side dishes.

Shrimp with Lemon Butter

The New York Times (NYT) awarded a gold medal to the dish, served with Lemon Butter. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.

Barbecue Roast Chicken

Kenny Rogers Roasters presents its limited edition, Roasted Turkey. Available from mid-October to mid-November. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.

Pavo Relishes

Casa Amigos presents "Menu Central" at the Plaza Bonifacio. The menu features a variety of dishes, including a roasted turkey. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.



ILICAND-STYLE PASTA

Cookbook Kitchen's Ilıcand Pasta, made up of bits of the restaurant's homemade. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.



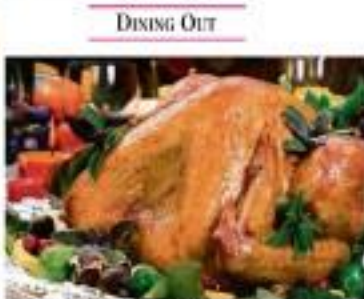
SUPREME SAMPLER

Burger, American Bar and Restaurant presents its Thanksgiving Dinner. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.



Pork Pig

Roast Turkey is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.



DINING OUT

CLASSIC AMERICAN-STYLE TURKEY
McDonald's features its classic American-style Turkey, featuring a perfect for the ultimate Thanksgiving dinner. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.

McDonald's features its classic American-style Turkey, featuring a perfect for the ultimate Thanksgiving dinner. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.



THAI CHILI CRAB

The Thai Chili Crab House is a popular restaurant in Manila. The dish is a centerpiece for Thanksgiving. Here are some ideas for the main course and side dishes.

Signature Dish

"Preparing a dish like this, which is delicious and healthy, makes people feel good. My grandmother used to tell me that you are what you eat."

Quiero Marao Taro's Baked Herb Salmon Set

Quiero Marao Taro's Baked Herb Salmon Set

Celebrate Thanksgiving with an amazing feast at SM Supermalls

There are so many wonderful things that make the year that's about to end a truly blessed one. Celebrate Thanksgiving the Pinoy way and show just how grateful you are for your good fortune by bonding with the family and sharing great meals together at SM Supermalls. Cap this off with a unique kind of entertainment that only SM can serve up.

A greeting of thanks

Here are many reasons why you should be thankful during the Thanksgiving Mass on the last Sunday of November at SM Supermalls. Celebrate Thanksgiving.



and experience the well-loved Pinoy tradition of sharing a delicious meal with the whole family. The store is also perfect for saying thank you to all the people who matter to you.

Never forget to say thank you

We'd like to give you more reasons to be grateful. We will be staging a series of mall shows to remind you of the many thanks that are left to be shared and said with the family as you enjoy an amazing sale-sale at SM Supermalls.



Say thanks with a delicious, crispy lechon

SM Foodcourt will be joining the Thanksgiving festivities by including whole or chopped lechon in their menu. Sink your teeth into the crispy and juicy goodness of this Pinoy favorite along with other specialties like mag, porkhouse steak and a whole lot more from November 25 to 30.



There's so much more to be thankful for and so many reasons to celebrate Thanksgiving at SM Supermalls. Bond with the family. Share a wonderful sale-sale with lechon as the star of your feast. Enjoy the many shows we've cooked up just for you. This is our way of saying thanks for continuously supporting us.



SUPERMALLS

Celebrate Thanksgiving the Filipino way



Arranged by SM Prime Holdings, Inc.

A delicious way to give thanks

Thank your lucky stars for this wonderful treat from SM Supermalls. SM food establishments that have lechon on their menu will be serving it up and season it with lots of hot freebies to celebrate Thanksgiving. Have your fill of this amazing lechon feast with family and friends only at SM Supermalls.

As if this wasn't enough, we will set up booths offering lechon for those who just can't have enough of it.

Satisfy your craving for yummy, crispy lechon at SM Supermalls.



For inquiries: call (02) 219-4024[®], text 0906-4685473[®] or visit www.smsupermalls.com

Decorating Before and After Design: Shell-ly



CONCEPTS SU DOKU

Concepts Sudoku By Peter Gordon

HOW TO PLAY SU DOKU

Fill the grid so that each row, column, and 3x3 box contains the numbers 1 through 9. Some numbers are already filled in.

				2		6	1	
			4					9
			8		7	4		
	6	2				7	4	
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Difficulty Level: ★★

CROSSWORD PUZZLE

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ENTERTAINMENT

Editor: Emma-S. Velasco

Media Arts Inc. 802 DEDICATED to Film | Website: www.inquirer.com/entertainment | E-mail: entertainment@inquirer.com.ph
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Remember Kuya Bodjie?

"BODJIE" will soon be back, this time on TV3. The new crew members, who grew up on "Bodjie," met Kuya Bodjie and the team recently and were one month. But he was asked about the possibility of having Bodjie back in his own house because his might be no longer as good as before. **Maribel R. Cruz**

CHEER
FACTOR

5 indie films highlight metro film fest

By Maribel R. Cruz

FOR THE first time in the Metro Manila Film Festival's 36 years, five independently produced films will be screened as a tribute to the annual 10-day event in December.

According to Francis Tolentino, chair of the Metro Manila Development Authority, which oversees the festival, this innovative step is to encourage young filmmakers to uphold quality in cinema amidst budget cuts. The definition, as indie film is produced mostly outside of a major studio.

Tolentino, who is also MMFF executive committee chairman, "This is one way of showcasing the work of new filmmakers. It is also aimed at raising public awareness of independent films, which are often not commercially shown here but are acclaimed abroad."

The five indie films will debut in the MMFF: "Arendi," Tereng's "Sensory Noise," which is about 10 students struggling to handle obstacles before graduation. Produced by Egonovic Inc. and Indie Films, the story of a girl who runs a bar, "The Girl Who Ran," by Chae Razon, Lina Mares, R. Tolentino and Leo Flores.

"Thana," by Adolf Alika, is an all-women film about life in a women's correction center, produced by Ina Lavin, Thana Agapay, Bianca Rivas, Ina Lavin, and Ina Lavin.

"Nosebleed," by Thomas Iñigo, is about a man's self-discovery of his long-forgotten craft, filmmaking. Indie Films, the story of a girl who runs a bar, "The Girl Who Ran," by Chae Razon, Lina Mares, R. Tolentino and Leo Flores.

"Stinko," is the latest project of Indie Films, produced by Ina Lavin. It is about an actor.



From left: 'Arendi' (top left), 'Sensory Noise' (top right), 'Thana' (bottom left), 'Nosebleed' (bottom right), and 'Stinko' (bottom center).

new Filipino writer who wishes to remain with her parents, even amid and amidst an urban neighborhood. **Adrian Chua, Lina Mares and Ina Lavin** produced the film.

• **Joseph Lina's** "Thana of Alika" tells of a boy who is swept away by a strong current during a stormy night. It features **Daniel**

Shaw, Anna Luna, Kenneth Co and Ronald Lina.

The MMFF project is dubbed as " tribute to indie films—Philippine Premier." The film will continue to run alongside B. 26-30 at the SM Megamall, Muntinlupa City.

WHAT'S ON AT ROBINSONS



Experience the lightening of the year's best Christmas movie with **Nina's Christmas Lightening**. The film is a heartwarming story of a young woman who finds love and happiness during the Christmas season.

NINA'S CHRISTMAS LIGHTENING

Experience the lightening of the year's best Christmas movie with **Nina's Christmas Lightening**.

Experience the lightening of the year's best Christmas movie with **Nina's Christmas Lightening**.

Experience the lightening of the year's best Christmas movie with **Nina's Christmas Lightening**.

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Still ill

ACTION William Martinez suffered a stroke in Monday afternoon and is now in the intensive care unit (ICU) of the St. Luke's Medical Center in Quezon City. His brother, Albert, was with him.

Albert said the family would release a statement as soon as William does give an update on his condition.

In a TV interview on Tuesday morning, William's wife, actress Dina Agustin, said the actor was brought to the hospital after complaining of severe headache on Monday. She said William is conscious but is still suffering from headache.

The family is still awaiting the results of tests conducted on the actor. **Maribel R. Cruz**

NEWPORT CINEMAS

SKYLINE
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

HARRY POTTER AND THE DEATHLY HALLOWS Part 1
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

TAKERS
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

SHANG CINEPLEX

1. HARRY POTTER (2010)
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

2. HARRY POTTER
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3. TAKERS
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4. MY AMERICAN GIRL
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

POWER PLANT CINEMA

1. HARRY POTTER AND THE DEATHLY HALLOWS Part 1
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

2. MY AMERICAN GIRL
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

3. TAKERS
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

4. HARRY POTTER AND THE DEATHLY HALLOWS Part 1
11/15, 11/16, 11/17, 11/18, 11/19, 11/20, 11/21, 11/22, 11/23

KLARONG-KLARO PAKATAY MIKROBYO

BIOGENIC ALCOHOL

ROBINSONS MOVIE WORLD

Libraries in Metro Manila, Iloilo, Cebu, Davao, and other cities

GALLERIA 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

MANILA 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

NOVALICHES 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

FORUM ROBINSONS 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13



STA. ROSA 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

CAWARRAS 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

IMUS 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

TAO. RAN 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

BACOLOD 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

GENSAN 020-709-1000
1. HARRY POTTER AND THE CHAMBER OF SECRETS - PG-13
2. HARRY POTTER AND THE DEATHLY HALLOWS - PG-13
3. HARRY POTTER AND THE ORDER OF THE PHOENIX - PG-13
4. HARRY POTTER AND THE PRISONER OF AZKABAN - PG-13
5. HARRY POTTER AND THE SILENT LIBRARY - PG-13

REEL REWARD
GET A CHANCE TO WIN
mobile phone, slimTV, DVD player and digital camera
for a minimum single purchase of two (2) tickets at any participating Robinsons MovieWorld branch.



SM CINEMA

visit: www.smcinema.com



COSTUME FRIDAYS!

Come dressed as your favorite Harry Potter character when you watch **HARRY POTTER AND THE DEATHLY HALLOWS™ - PART 1** on the following dates and branches and get a movie poster!

SM Megamall & SM Center Nov. 19 - 20/11

All SM Cinema branches Nov. 29, Dec. 2 & Dec. 10, 2011

We will be giving away free Movie Posters to exceptionally creative costumes!

Showing at **November 18**
IMAX and RealD

SM MALL OF ASIA	SM MALL OF ASIA	SM MALL OF ASIA	SM MALL OF ASIA
1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1

metro manila

SM MALL OF ASIA	SM MALL OF ASIA	SM MALL OF ASIA	SM MALL OF ASIA
1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1

Izozon

SM CITY CEBU	SM CITY CEBU	SM CITY CEBU	SM CITY CEBU
1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1

visayas - mindanao

SM CITY CEBU	SM CITY CEBU	SM CITY CEBU	SM CITY CEBU
1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	1. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	2. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	3. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1
4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1	4. HARRY POTTER AND THE DEATHLY HALLOWS - PART 1

SM
MOVIE: 470-22-22 / WEBSITE: www.smcinema.com
Don't miss it on any SM Cinema branch nationwide!

OFFERS A WIDE VARIETY OF FOOD AND DRINKS AT ALL SM CINEMA LIBRARIES

ENTERTAINMENT

Sawing oneself in half

Show biz is stressful but exciting

THINK it's show biz, then that kind of makes me laugh whenever it's used. Jokes or puns—as in seeing a photo of a head, or anything related to comedy? However, in the show biz context, it means

to risk like a madman (or in my case, a mad woman) from one gig to another, knowing oneself to half ones necessary to make it to

both performances.

Once upon a time, when I was a child, you

live with it. TV shows, 10 minutes here, school at lunch to go to one station, stay up long, and then proceed to another station.

Transition, then would be a chain of those TV shows, one after the other. My mother would say that, in each show, I had a different outfit on, and on some of the stations, she'd break my hair and dress me up. Since then, I would know that I had a special and somewhat rare chance to perform on television. As a young girl,

promoting a movie, I would, of course, pay little to the studio (sometimes more). To make sure that everyone made it on time, we all met up at the studio's office (which was only a few minutes away from some of the TV stations). They had a small bar to where we needed to go after that, we were all invited to drink or eat.

I still remember being at the big, famous restaurant on Queen Ave. in New York, where they served the best comfort food and the coolest, warm drink with the delicious jelly in the bottom.

The waiting

Recently I was treated to this rather nice gesture of having been one day in another. I didn't help that it was on a Friday night when traffic was always at its worst and the changes were from Miami to Ohio.

The first day was the 2010-2011 homecoming of the UP College of Law at Miami University. After a late-afternoon school check, I headed to my room for hair and makeup... and plenty of waiting.

There was a great of those who were waiting for a quick, but I was not. The first day was the 2010-2011 homecoming of the UP College of Law at Miami University. After a late-afternoon school check, I headed to my room for hair and makeup... and plenty of waiting.

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SMART Rewards offers exclusive Harry Potter and the Deathly Hallows Part 1 IMAX screening

It's only the second time in SMART Rewards' history to offer out great gifts for its most loyal patrons. For the remaining months of 2010, SMART Rewards will be giving out

exclusive IMAX tickets to Harry Potter and the Deathly Hallows Part 1 to its most loyal patrons. For the remaining months of 2010, SMART Rewards will be giving out

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EASTWOOD CINEMAS

TIME	1	2	3
11:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
1:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
3:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
5:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
7:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
9:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN

ULTRA 7

THE MONUMENTS MEN

GREENHILLS CINEMAS

THE MONUMENTS MEN

TIME	1	2	3	4	5
11:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
1:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
3:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
5:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
7:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN
9:00	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN	THE MONUMENTS MEN

PROMENADE

THE MONUMENTS MEN

HARRY POTTER AND THE DEATHLY HALLOWS™ - PART 1 AT THE NEWPORT CINEMAS

BRING YOUR ROBES AND WANDS TO THE NEWPORT CINEMAS!

Come dressed as your favorite HARRY POTTER™ film character from November 18 to 25 at the Newport Cinemas to get a chance to win exclusive movie premiere prizes.

Contest Contest Mechanics

1. Promotion will be held from November 18 to 25 at the Newport Cinemas.
2. To be eligible, you must be at least 18 years old and a resident of the United States.
3. To be eligible, you must be a resident of the United States.
4. To be eligible, you must be a resident of the United States.
5. To be eligible, you must be a resident of the United States.
6. To be eligible, you must be a resident of the United States.
7. To be eligible, you must be a resident of the United States.
8. To be eligible, you must be a resident of the United States.
9. To be eligible, you must be a resident of the United States.
10. To be eligible, you must be a resident of the United States.

Are you a fan of the HARRY POTTER™ and the DEATHLY HALLOWS™ (PART 1) movie?

Experience it all at the Newport Cinemas! The movie is now playing at the Newport Cinemas.

To get the contest, contest prizes of yourself in costume taken at the Newport Cinemas please visit to <http://www.newportcinemas.com> by November 26, 2010.



NEWPORT CINEMAS

HEYDAY FILMS

EXCLUSIVE CINEMAS AT ITS FINEST



Twin Oaks Place

GREENFIELD DISTRICT



Control your home wherever you are.

The country's first future-ready community lets you be the master of your home with just a push of a button on your mobile phone or computer. Welcome to Twin Oaks Place. This visionary residential condominium building not only aims to provide you with the absolute best, it also marks the beginning of a truly smart and connected standard of living with its state-of-the-art technological features. Who says you have to be made your house to be in charge of it? Twin Oaks Place makes it possible to access and control your home even when you're on the go. As long as you have your mobile phone or computer, you can stay connected to your place whenever you like.

Twin Oaks Place, the first future-ready home.



Superior building facilities and services await you in the country's first future-ready home.



Access to Comfort and Convenience
A short walk around Greenfield District will bring you to malls, hotels, restaurants, schools, churches, banks, and other commercial centers.



Personalized Shopping
Shop locally in the vicinity of your home. From home care products, to the latest



24/7 Internet
Fastest and secure in your home, only here in the DLS.



Connectivity Utility
Each unit comes with an IP phone which lets you control your home with just a few clicks. It's like having a virtual assistant to do all the work for you.



Local Economy
Residents and guests in the district give a contributing idea to the city and provide a good source of well-being.



Virtual Reality and Projection
2D and 3D security with 2D/3D surveillance cameras, making the room monitoring. This solution will be an essential system, security, power supply, and more features.



Other Convenience
Provision of ready-made connections between building and district. It's like having a virtual assistant to do all the work for you.



Recreation and Activities
Outdoor sports and activities, social interaction, and activities, provide fun and entertainment. Sports enthusiasts will enjoy the swimming pool and these centers.



Twin Oaks Place
AHEAD OF ITS TIME.

No distance is too far away
with our real-time videoconferencing facilities.

Rise-to-the-home technology makes it possible to keep in touch with your loved ones and colleagues no matter where you are. Through high-definition TV and close-to-perfection telepresence capabilities, even the farthest gap can be bridged. Stay close in spite of the miles. When you and the people that matter to you are this connected, it feels like you're never away from home. Only at Twin Oaks Place, a home built ahead of its time.

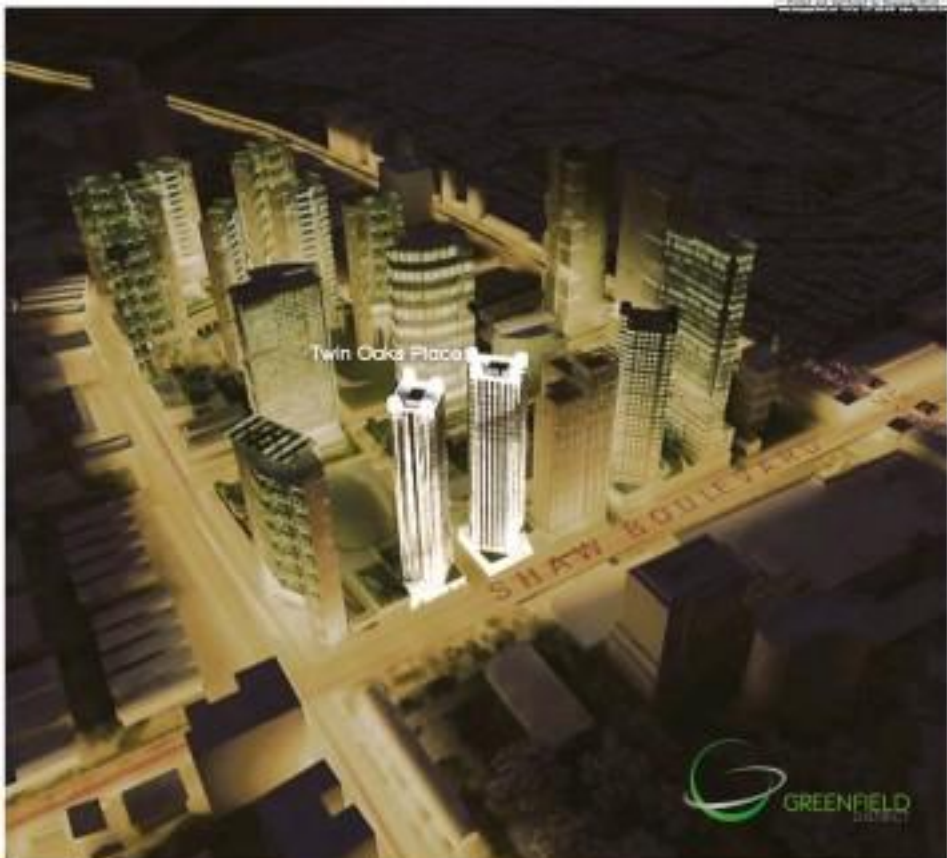


Twin Oaks Place

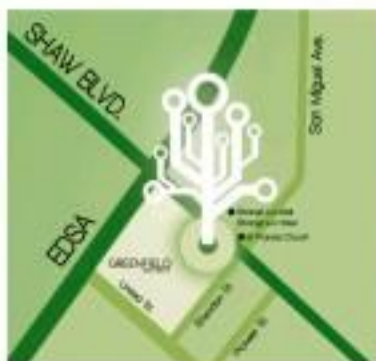
AHEAD OF ITS TIME.

The 40-story, residential condominium building
sets new standards in high-rise living.
Filled with state-of-the-art rise-to-the-home
infrastructure, Twin Oaks Place is more
than ready for you and the future.





Twin Oaks Place



Smart & Connected District

In the heart of Mandaluyong lies a fast growing community that takes pride in being the country's first Smart & Connected District. This is Greenfield District, a prime exposure that houses a master planned community and is home to Twin Oaks Place.

Greenfield District is carefully designed to become an ideal and "intelligent" city that's ready for the future while remaining as pristine as the past. It is the perfect fusion of hi-tech convenience and natural serenity, providing people a true break from the chaos and congestion.

As stewards of land, it has been Greenfield's duty to develop vibrant communities that flourish and become the foundations of life. Let our land be the legacy you leave behind for future generations to enjoy. Nature is thriving tomorrow with us now.



Twin Oaks Place

AHEAD OF ITS TIME.

For inquiries, call 63-GREEN(47336) /
0217-63-0122(47336)

or log on to: www.greenfield.com.ph
or www.twinokspalace.com.ph

Visit our interactive showroom at
Shaw Blvd. corner Mayflower St.
Greenfield District, Mandaluyong City



Let Tomorrow Thrive.